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6 Creditor & Interested Party

7
8 **UNITED STATES BANKRUPTCY COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA, NORTHERN DIVISION**

10 In Re:

11 Linda M. Ramirez

12
13 Debtor.

CASE NO. 9:22-bk-10383-RC

Chapter 13

14 REQUEST FOR JUDICIAL NOTICE IN
15 SUPPORT OF RAUL C. RAMIREZ'S
16 MOTION TO DISMISS DEBTOR'S
17 CHAPTER 13 CASE FOR CAUSE AND
18 OR CONVERT TO A CASE UNDER
19 CHAPTER 7

20 DATE: September 15, 2022
21 TIME: 10:00 a.m.
22 COURTROOM: 201

23 **COMES NOW**, party in interest and creditor, Raul C. Ramirez, hereinafter
24 referred to as "Raul" and requests the court to take Judicial Notice of the documents
25 attached hereto in support of Raul's Motion to Dismiss and/or convert Debtor's
26 Chapter 13 case.

27
28 ///

MEMORANDUM OF POINTS & AUTHORITIES

A. Rule 201. Judicial Notice of Adjudicative Facts

- (a) **Scope.** This rule governs judicial notice of an adjudicative fact only, not a legislative fact.
- (b) **Kinds of Facts That May Be Judicially Noticed.** The court may judicially notice a fact that is not subject to reasonable dispute because it:
- (1) generally known within the trial court's territorial jurisdiction; or
- can be accurately and readily determined from sources whose accuracy cannot reasonably be questioned.
- (c) **Taking Notice.** The court:
- (1) may take judicial notice on its own; or
- (2) must take judicial notice if a party requests it and the court is supplied with the necessary information.
- (d) **Timing.** The court may take judicial notice at any stage of the proceeding.
- (e) **Opportunity to Be Heard.** On timely request, a party is entitled to be heard on the propriety of taking judicial notice and the nature of the fact to be noticed. If the court takes judicial notice before notifying a party, the party, on request, is still entitled to be heard.

B. The Court Can Take Judicial Notice of the Bankruptcy Court's Own Records

It is generally accepted that a bankruptcy judge may take judicial notice of the bankruptcy court's records. *In re Ranieri*, 598 B.R. 450 (Bankr. N.D. Ill. 2019) (Bankruptcy court can take judicial notice of its own records, including a debtor's bankruptcy schedules.); *In re Faulkner*, 593 B.R. 263 (Bankr. E.D. Pa. 2018).

C. The Court Can Take Judicial Notice of Documents Filed in Another Court

"A court may take judicial notice of a document filed in another court 'not for the truth of the matters asserted in the other litigation, but rather to establish the fact of such litigation and related filings.'" *Kramer v. Time Warner Inc.*, 937 F.2d 767, 774.

1 **D. A Bankruptcy Judge has Discretion to Take Judicial Notice of**
2 **the Bankruptcy File.**

3 In determining certain issues such as “good faith” and motions to
4 dismiss or to appoint a trustee, a bankruptcy judge has broad
5 discretion to take judicial notice of the entire file as to what has or
6 has not been filed and the outcome of previous proceedings
7 brought before the court. Note that these facts are properly noticed
8 because they are beyond dispute. *In re Johnson*, 210 B.R. 134
9 (Bankr. W.D. Tenn. 1997)
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DOCUMENTS SUBJECT TO JUDICIAL NOTICE

EXHIBIT

1. Debtor's Petitions, Schedules, Statement of Financial Affairs, and related documents filed on May 25, 2022, under Case #9:22-bk-10383-RC. **A**
2. Debtor's proposed Chapter 13 Plan, filed on June 8, 2022 In Case #9:22-bk-10383-RC. **B**
3. A Certified Reporter's Transcript of the February 25, 2022, Ventura County Superior Court Family Law proceeding in Ramirez vs. Ramirez, Case #D382866 **C**
4. In re Marriage of Linda & Raul Ramirez Judgment of Dissolution Of Marriage, Case #382866, dated April 8, 2022, and filed in the Ventura County Superior Court on April 11, 2022. **D**
5. Raul Ramirez's Notice of Lis Pendens/Pendency of Action, filed in case entitled, Linda Ramirez vs. Raul Ramirez, Ventura County Superior Court, Case #D382866, recorded in the Ventura County Recorder's Office on February 13, 2020, as Instrument number 20200213-00019739-0 1/3. **E**

DATED August 1, 2022

NELSON COMIS KETTLE & KINNEY, LLP

By 

**William E. Winfield, Attorney for Raul Ramirez
Party in Interest and Secured Creditor**

EXHIBIT “A”

Fill in this information to identify your case:

United States Bankruptcy Court for the:

CENTRAL DISTRICT OF CALIFORNIA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this is an amended filing.**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

02/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Linda

First name

M

Middle name

Bring your picture identification to your meeting with the trustee.

Ramirez

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7131

Debtor 1 Linda M Ramirez

Case number (if known) _____

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s) _____

Business name(s) _____

EIN _____

EIN _____

5. Where you live**If Debtor 2 lives at a different address:**2213 Miramar Walk
Oxnard, CA 93035

Number, Street, City, State & ZIP Code

Ventura
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy**Check one:**☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)**Check one:**☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Linda M Ramirez

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b)* for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. How you will pay the fee ☒ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. Have you filed for bankruptcy within the last 8 years? ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. Do you rent your residence? ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Linda M Ramirez

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

- 12. Are you a sole proprietor of any full- or part-time business?**

☒ No.

Go to Part 4.

☐ Yes.

Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

- 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No.

I am not filing under Chapter 11.

☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes.

I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes.

I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.☐ Yes.

What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code _____

Debtor 1 Linda M Ramirez

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Linda M Ramirez

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
-
17. Are you filing under Chapter 7?
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
- ☐ Yes
-
18. How many Creditors do you estimate that you owe?
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5,001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
-
19. How much do you estimate your assets to be worth?
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
-
20. How much do you estimate your liabilities to be?
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.


 Linda M Ramirez
 Signature of Debtor 1

Signature of Debtor 2

Executed on

5/25/2022
MM/DD/YYYY

Executed on

MM/DD/YYYY

Debtor 1 Linda M Ramirez

Case number (if known) _____

For your attorney, if you are
represented by one

If you are not represented by
an attorney, you do not need
to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



Signature of Attorney for Debtor

Date

5/25/2022
MM/DD/YYYYJohn K Rounds

Printed nameRounds & Sutter, LLP

Firm name674 County Square Drive, Suite 108
Ventura, CA 93003

Number, Street, City, State & ZIP CodeContact phone 805-650-7100

Email address

admin@rslawllp.com170531 CA

Bar number & State

STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LBR 1015-2
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

Chapter 7 consumer, 9:14-10543 DS, filed 3/19/2014, discharged 7/7/2014, Central District of CA, Northern Division

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None

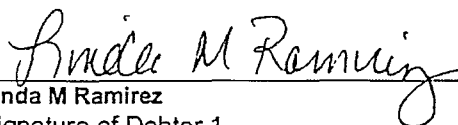
4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Ventura, California.

Date: 5/25/2022


 Linda M Ramirez
 Signature of Debtor 1

 Signature of Debtor 2

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

- | | |
|---|---------------|
| 1. Schedule A/B: Property (Official Form 106A/B) | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ 476,500.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ 22,498.27 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ 498,998.27 |

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

- | | |
|---|---------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D... | \$ 136,256.44 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... | \$ 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... | \$ 264,008.36 |

Your total liabilities	\$ 400,264.80
------------------------	---------------

Part 3: Summarize Your Income and Expenses

- | | |
|---|-------------|
| 4. Schedule I: Your Income (Official Form 106I) | |
| Copy your combined monthly income from line 12 of Schedule I..... | \$ 3,512.46 |
| 5. Schedule J: Your Expenses (Official Form 106J) | |
| Copy your monthly expenses from line 22c of Schedule J..... | \$ 2,923.25 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. What kind of debt do you have?
- ☒ Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes, 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Linda M Ramirez

Case number (if known)

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 400.00

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	<u>Linda M Ramirez</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In:

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

2213 Miramar Walk

Street address, if available, or other description.

Oxnard CA 93035-0000

City State ZIP Code

Ventura

County

What is the property? Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$476,500.00</u>	<u>\$476,500.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple
☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$476,500.00**Part 2: Describe Your Vehicles.**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Linda M Ramirez

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes3.1 Make: ChevroletModel: MalibuYear: 2011Approximate mileage: 130,000

Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:*
*Creditors Who Have Claims Secured by Property.*Current value of the
entire property?Current value of the
portion you own?\$2,970.00\$2,970.00**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....**\$2,970.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**Current value of the
portion you own?
Do not deduct secured
claims or exemptions.**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*☐ No☒ Yes. Describe.....Household goods, Furniture\$1,800.00**7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
including cell phones, cameras, media players, games*☐ No☒ Yes. Describe.....Household electronic equipment\$1,200.00**8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;
other collections, memorabilia, collectibles*☐ No☒ Yes. Describe.....Household print/reproduction art\$200.00**9. Equipment for sports and hobbies***Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools;
musical instruments*☐ No☒ Yes. Describe.....

Debtor 1 Linda M Ramirez

Case number (if known) _____

Sporting goods\$200.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Clothes, shoes, jackets\$550.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....Rings, watches, costume jewelry\$900.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses☒ No☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,850.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....Cash\$40.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

Penfed FCU, 5 Christys Dr Ste 204, Chadds
Ford, PA 19317, ac xxxx3690, Debtors
Savings, from disability

17.1. Savings

\$5.00

Debtor 1 Linda M Ramirez

Case number (if known) _____

17.2. Savings**Premier America CU, Box 2178, Chatsworth,
CA 91313, ac xxxx1641, Debtors Savings,
from Social Security****\$5.00****17.3. Checking****Premier America CU, Box 2178, Chatsworth,
CA 91313, ac xxxx1642, Debtors Savings,
from Social Security****\$214.27****18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.**Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

Retirement Savings**CalPERS, 400 Q Street, Sacramento, CA
95811, ac xxx xx 7131, held in the name of
Debtor, from wages****\$14,014.00****22. Security deposits and prepayments***Your share of all unused deposits you have made so that you may continue service or use from a company**Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*☐ No☒ Yes.

Institution name or individual:

Rent**Security Deposit: Tenant Joanna Pattont,
held for rental lease agreement at 2213
Miramar Walk, Oxnard, CA 93035****\$400.00****23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.*26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).*☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No

Debtor 1 Linda M Ramirez

Case number (if known) _____

☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?
Do not deduct secured
claims or exemptions.****28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$14,678.27****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.

Debtor 1 Linda M Ramirez

Case number (if known) _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		<u>\$476,500.00</u>
56. Part 2: Total vehicles, line 5	<u>\$2,970.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$4,850.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$14,678.27</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>	
	+	
62. Total personal property. Add lines 56 through 61...	<u>\$22,498.27</u>	Copy personal property total <u>\$22,498.27</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$498,998.27</u>

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2213 Miramar Walk Oxnard, CA 93035 Ventura County Line from <i>Schedule A/B</i> : 1.1	\$476,500.00	<input checked="" type="checkbox"/> \$344,120.46 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2011 Chevrolet Malibu 130,000 miles Line from <i>Schedule A/B</i> : 3.1	\$2,970.00	<input checked="" type="checkbox"/> \$2,970.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Household goods, Furniture Line from <i>Schedule A/B</i> : 6.1	\$1,800.00	<input checked="" type="checkbox"/> \$1,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Household electronic equipment Line from <i>Schedule A/B</i> : 7.1	\$1,200.00	<input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Household print/reproduction art Line from <i>Schedule A/B</i> : 8.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040

Debtor 1 **Linda M Ramirez**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Sporting goods Line from Schedule A/B: 9.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Clothes, shoes, jackets Line from Schedule A/B: 11.1	<u>\$550.00</u>	<input checked="" type="checkbox"/> <u>\$550.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Rings, watches, costume jewelry Line from Schedule A/B: 12.1	<u>\$900.00</u>	<input checked="" type="checkbox"/> <u>\$900.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Savings: Penfed FCU, 5 Christys Dr Ste 204, Chadds Ford, PA 19317, ac xxxx3690, Debtors Savings, from disability Line from Schedule A/B: 17.1	<u>\$5.00</u>	<input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.080
Savings: Premier America CU, Box 2178, Chatsworth, CA 91313, ac xxxx1641, Debtors Savings, from Social Security Line from Schedule A/B: 17.2	<u>\$5.00</u>	<input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.080
Checking: Premier America CU, Box 2178, Chatsworth, CA 91313, ac xxxx1642, Debtors Savings, from Social Security Line from Schedule A/B: 17.3	<u>\$214.27</u>	<input checked="" type="checkbox"/> <u>\$214.27</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.080
Retirement Savings: CalPERS, 400 Q Street, Sacramento, CA 95811, ac xxx xx 7131, held in the name of Debtor, from wages Line from Schedule A/B: 21.1	<u>\$14,014.00</u>	<input checked="" type="checkbox"/> <u>\$14,014.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.110
Rent: Security Deposit: Tenant Joanna Pattont, held for rental lease agreement at 2213 Miramar Walk, Oxnard, CA 93035 Line from Schedule A/B: 22.1	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010

3. Are you claiming a homestead exemption of more than \$189,050?
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1	<u>Linda M Ramirez</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below:

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	LBPM HOA	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
	Creditor's Name	2213 Miramar Walk Oxnard, CA 93035 Ventura County	\$9,234.00	\$476,500.00	\$0.00
	Box 514017 Los Angeles, CA 90051	As of the date you file, the claim is: Check all that apply.			
	Number, Street, City, State & Zip Code	<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			
	Who owes the debt? Check one.	Nature of lien: Check all that apply:			
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)			
	<input type="checkbox"/> Debtor 2 only	<input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)			
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit			
	<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Other (including a right to offset)			
	<input type="checkbox"/> Check if this claim relates to a community debt				
	Date debt was incurred <u>5/2022</u>	Last 4 digits of account number <u>0877</u>			

Debtor 1 **Linda M Ramirez**

Case number (if known)

First Name

Middle Name

Last Name

2.2 Wells Fargo Equity Line

Creditor's Name

Describe the property that secures the claim:

\$42,973.58

\$476,500.00

\$0.00

**Box 51172
Los Angeles, CA 90051**

Number, Street, City, State & Zip Code

**2213 Miramar Walk Oxnard, CA
93035 Ventura County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2009**Last 4 digits of account number **0001****2.3 Wells Fargo Mortgage**

Creditor's Name

Describe the property that secures the claim:

\$84,048.86

\$476,500.00

\$0.00

**Box 51120
Los Angeles, CA 90051**

Number, Street, City, State & Zip Code

**2213 Miramar Walk Oxnard, CA
93035 Ventura County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2009**Last 4 digits of account number **3059**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$136,256.44

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$136,256.44

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.
Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	CCB Uita	Last 4 digits of account number	6959
	Nonpriority Creditor's Name		\$152.00
	Box 182120	When was the debt incurred?	2/2022
	Columbus, OH 43218		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims.	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>misc purchases</u>	

Debtor 1 **Linda M Ramirez**

Case number (if known)

4.2

CitiLast 4 digits of account number **8476****\$1,956.00**

Nonpriority Creditor's Name

701 E 60th St NWhen was the debt incurred? **2/2022****Sioux Falls, SD 57104**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **credit card**

4.3

CMH co Century CreditLast 4 digits of account number **51N1****\$700.00**

Nonpriority Creditor's Name

1000 S Hill Rd Ste 112When was the debt incurred? **2020****Ventura, CA 93003**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **medical collection**

4.4

Convergent Outsourcing Inc.Last 4 digits of account number **2228****\$137.00**

Nonpriority Creditor's Name

800 SW 39th St. Suite 100When was the debt incurred? **2021****Renton, WA 98057**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Past due utilities**

Debtor 1 Linda M Ramirez

Case number (if known) _____

4.5

CreditOne Bank

Nonpriority Creditor's Name

585 S Pilot St**Las Vegas, NV 89119**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 7572\$1,842.00When was the debt incurred? 2021

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify credit card

4.6

Greensky

Nonpriority Creditor's Name

245 Ridge Ave**Towson, MD 21286**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 8887\$911.00When was the debt incurred? 2021

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify personal loan

4.7

Hartley Lamas et al

Nonpriority Creditor's Name

5700 Ralston St Ste 210**Ventura, CA 93003**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 2809\$152,301.00When was the debt incurred? 2/2022

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify legal fees

Debtor 1 Linda M Ramirez

Case number (if known)

4.8

Kohls Cap 1Last 4 digits of account number 9961\$413.00

Nonpriority Creditor's Name

Box 3115When was the debt incurred? 2021**Milwaukee, WI 53201**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify misc purchases

4.9

LBPM HOALast 4 digits of account number 0877\$878.00

Nonpriority Creditor's Name

Box 514017When was the debt incurred? 2022**Los Angeles, CA 90051**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Pre-Petition HOA Fees Not Secured By HOA Lien4.1
0**LBPM HOA**Last 4 digits of account number 0877\$4,605.36

Nonpriority Creditor's Name

Box 514017When was the debt incurred? 2014-2022**Los Angeles, CA 90051**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Unsecured annual interest amounts accruing after LBPM HOA's Notice of Lien recordation.

Debtor 1 Linda M Ramirez

Case number (if known)

4.1
1**Physician's Billing Office**Last 4 digits of account number 7200\$150.00

Nonpriority Creditor's Name

PO Box 240005When was the debt incurred? 2/8/2021**Los Angeles, CA 90024**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Medical4.1
2**Physician's Billing Office /UCLA**Last 4 digits of account number 7202\$1,120.00

Nonpriority Creditor's Name

PO Box 240005When was the debt incurred? 11/30/2021**Los Angeles, CA 90024**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Medical4.1
3**Raul C Ramirez**Last 4 digits of account number marriage of Ramirez\$91,772.00

Nonpriority Creditor's Name

4045 South A StreetWhen was the debt incurred? 2/25/2022**Oxnard, CA 93030**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify Marital offset payment from 2/25/22 Order

Debtor 1 Linda M Ramirez

Case number (if known) _____

4.1
4**Salome Brand**Nonpriority Creditor's Name
**800 S Victoria Ave.
Ventura, CA 93009**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number irez**\$78.00**When was the debt incurred? 2/2022

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify misc services

4.1
5**TD Target**Nonpriority Creditor's Name
**3701 Wayzata BI MS 4AE
Minneapolis, MN 55416**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1141**\$1,290.00**When was the debt incurred? 2021

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify misc purchases

4.1
6**TD Target**Nonpriority Creditor's Name
**PO Box 660170
Dallas, TX 75266-0170**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 4794**\$1,060.00**When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Credit card

Debtor 1 Linda M Ramirez

Case number (if known) _____

4.1
7**Unify FCU**

Nonpriority Creditor's Name

**14500 Aviation Bl
Hawthorne, CA 90250**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 0002\$2,028.00When was the debt incurred? 2021

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify credit card4.1
8**Upgrade Inc**

Nonpriority Creditor's Name

**Box 52210
Phoenix, AZ 85072**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number xx25\$1,415.00When was the debt incurred? 2020

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify personal loan4.1
9**WebBank**

Nonpriority Creditor's Name

**215 S State St Ste 1000
Salt Lake City, UT 84111**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 37A6\$1,200.00When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify personal loan**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 Linda M Ramirez

Case number (if known) _____

Alliance One Receivables
Management
4850 Street Rd. Suite 300
Feasterville Trevose, PA 19053

Line 4.16 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4794

Name and Address
CMRE Financial Services, Inc.
3075 E. Imperial Hwy Suite 200
Brea, CA 92821-6753

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8459

Name and Address
CMRE Financial Services, Inc.
3075 E. Imperial Hwy Suite 200
Brea, CA 92821-6753

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8458

Name and Address
Laurie Peters Esq
80 Wood Rd Ste 300
Camarillo, CA 93010

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Resurgent Capital Services
Attn: Bankruptcy
PO Box 510090
Livonia, MI 48151-6090

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4263**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	264,008.36
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	264,008.36

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known):			

☐ Check if this is an amended filing.
Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Tenant: Joanna Patton
2213 Miramar Walk
Oxnard, CA 93035

Room Rental: 2213 Miramar Walk, Oxnard, CA 93035,
\$800.00 month to month, since 5/2022, \$400.00 Security
Deposit.

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.

☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☒ Yes

In which community state or territory did you live? -NONE- Fill in the name and current address of that person:

Name of your spouse, former spouse, or legal equivalent
Number, Street, City, State & Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1

Name _____
Number _____ Street _____ State _____ ZIP Code _____
City _____

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____
Number _____ Street _____ State _____ ZIP Code _____
City _____

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Linda M Ramirez

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Prayer ClerkHallel LLC5700 Ralston St Ste 200
Ventura, CA 93003

How long employed there?

Since 3/1/2022**Debtor 2 or non-filing spouse**

- ☐ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

For Debtor 1**For Debtor 2 or non-filing spouse**2. \$ 1,200.00 \$ N/A3. +\$ 0.00 +\$ N/A4. \$ 1,200.00 \$ N/A

Debtor 1 Linda M Ramirez

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <u>1,200.00</u>	\$ <u>N/A</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>45.90</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>12.64</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h. \$ <u>0.00</u>	\$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>58.54</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>1,141.46</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>1,346.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>Food Stamps</u>	8f. \$ <u>225.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: <u>Room Rental income</u>	8h. \$ <u>800.00</u>	\$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>2,371.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,512.46</u>	\$ <u>N/A</u>
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>3,512.46</u>	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<u>Linda M Ramirez</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>
Case number (if known)	

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM/DD/YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,154.66

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 360.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 394.73

Debtor 1 Linda M Ramirez

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	120.00
6b. Water, sewer, garbage collection	6b. \$	135.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	65.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	300.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	45.00
10. Personal care products and services	10. \$	45.00
11. Medical and dental expenses	11. \$	20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	20.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	63.86
15d. Other Insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> \$ 2,923.25 \$ \$ 2,923.25 </div>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,512.46
23b. Copy your monthly expenses from line 22c above.	23b. -\$	2,923.25
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	589.21
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here:		

Fill in this information to identify your case:

Debtor 1	<u>Linda M Ramirez</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DISTRICT OF CALIFORNIA</u>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both: 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Linda M Ramirez
Linda M Ramirez
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 5/25/22

Date _____

Fill in this information to identify your case:

Debtor 1	Linda M Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing.
Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$1,200.00	

Debtor 1 Linda M Ramirez

Case number (if known)

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2021)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$2,477.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2020)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Soc Sec Disability	\$6,064.00		
	Alimony / Maintenance	\$1,300.00		
	Room Rental Income	\$800.00		
	Food Stamps	\$975.00		
For last calendar year: (January 1 to December 31, 2021)	Soc Sec Disability	\$17,177.00		
	Alimony / Maintenance	\$7,800.00		
	Food Stamps	\$750.00		
For the calendar year before that: (January 1 to December 31, 2020)	Soc Sec Disability	\$16,949.00		
	Alimony / Maintenance	\$7,800.00		
	Room Rental Income	\$4,800.00		

Debtor 1 Linda M Ramirez

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an Insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Linda Ramirez v Raul C Ramirez D382866	Dissolution of Marriage	Ventura Superior Court 800 S Victoria Ave Ventura, CA 93009	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Debtor 1 Linda M Ramirez

Case number (if known) _____

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Explain what happened			

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name			
Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Address			
Email or website address			
Person Who Made the Payment, if Not You			

Debtor 1 Linda M Ramirez

Case Number (if known)

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Rounds & Sutter, LLP 674 County Square Drive, Suite 108 Ventura, CA 93003 admin@rslawllp.com	Attorney Fees	4/6, 4/27, 5/4. 5/23/2022	\$3,500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Unify FCU PO Box 10018 Manhattan Beach, CA 90267	XXXX-8401	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__	4/8/2022	\$5.48
Unify FCU PO Box 10018 Manhattan Beach, CA 90267	XXXX-8402	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__	4/8/2022	\$0.00

Debtor 1 **Linda M Ramirez**

Case number (if known)

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution
 Address (Number, Street, City, State and ZIP Code)

Who else had access to it?
 Address (Number, Street, City,
 State and ZIP Code)

Describe the contents

Do you still
 have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility
 Address (Number, Street, City, State and ZIP Code)

Who else has or had access
 to it?
 Address (Number, Street, City,
 State and ZIP Code)

Describe the contents

Do you still
 have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name
 Address (Number, Street, City, State and ZIP Code)

Where is the property?
 (Number, Street, City, State and ZIP
 Code)

Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
☐ Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and
 ZIP Code)

Environmental law, if you
 know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
☐ Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and
 ZIP Code)

Environmental law, if you
 know it

Date of notice

Debtor 1 Linda M Ramirez

Case number (if known) _____

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Linda M Ramirez
 Linda M Ramirez
 Signature of Debtor 1

Signature of Debtor 2 _____

Date 5/25/2022

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Central District of California

In re Linda M Ramirez

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received	\$	<u>3,500.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Consulting with you regarding the progress of your case after the Chapter 13 petition has been filed and until your case is discharged; Timely serve the Chapter 13 Plan and mandatory notice on all creditors; Responding to any inquiries from the U.S. Trustee office, the appointed interim bankruptcy trustee for your case, and any creditors (including timely submitting all documents required by the Chapter 13 Trustee); Monitor all incoming case information throughout the case; Review the claims register and the Chapter 13 trustee's notice of intent to pay claims after entry of a plan confirmation order; Filing of required discharge statement.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

(a) Litigation involving confirmation or other adversary proceedings. (b) Motion, order, and other services to vacate an order of dismissal. (c) Prepare, file and serve timely regarding modification or amendment of the Chapter 13 Plan after confirmation. (d) Prepare, file, and serve motions to buy, sell, or refinance real or other property or related contracts and issues regarding mortgage and payments. (e) Prepare, file, and serve motions regarding any adversary proceedings, lawsuits, or contested matters in the bankruptcy case or otherwise. (f) Motions objecting to relief of the automatic release stay or impose or extend the automatic stay. (g) File objections to improper or invalid claims, when appropriate. (h) Prepare and file a proof of claim, when appropriate, if a creditor fails to do so. (i) Matters involving the business of the debtor. (j) All services rendered after order of conversion to a Chapter 7 bankruptcy. (k) Review and preparation of objections to Trustee's intention to pay claims. (l) Preparation of responses to Trustee's objection to claims. (m) Preparation of any reports required by the confirmation order. (n) Preparation of any motions and orders to continue proceedings, change address, or change employment statements. (o) Review and preparation of any necessary responses to reports and accounts of the Trustee. (p) Preparation of applications and orders for conversion or dismissal of case. (q) Preparation of requests to dispose of property. (r) Preparation of requests to incur debt. (s) Review, analysis, and negotiation of any reaffirmation agreement required by creditor in regard to secured property (t) Representation of you in any administrative proceeding, or any proceeding before any regulatory agency; (u) Representation at any examination conducted under Federal Rule of Bankruptcy Procedures §2004 which states in part that "[o]n motion of any party in interest, the court may order the examination of any entity." (v) Appearance at any continued hearing.

In re Linda M Ramirez

Debtor(s)

Case No. _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

5/25/2022

John K Rounds

Signature of Attorney

Rounds & Sutter, LLP

674 County Square Drive, Suite 108

Ventura, CA 93003

Ph: 805-650-7100 Fax: 805-632-6315

jrounds@rslawllp.com

Name of law firm

Fill in this information to identify your case:	
Debtor 1	<u>Linda M Ramirez</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Central District of California</u>
Case number (if known):	

Check as directed in lines 17 and 21:	
According to the calculations required by this Statement:	
<input checked="" type="checkbox"/>	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
<input type="checkbox"/>	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
<input checked="" type="checkbox"/>	3. The commitment period is 3 years.
<input type="checkbox"/>	4. The commitment period is 5 years.
<input type="checkbox"/> Check if this is an amended filing.	

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1: What is your marital and filing status? Check one only.

☒ Not married. Fill out Column A, lines 2-11.☐ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case: 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 400.00	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

Debtor 1 Linda M Ramirez

Case number (if known) _____

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$
8. Unemployment compensation	\$ 0.00	\$

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00

For your spouse \$

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0.00 \$

\$ 0.00 \$

+ \$ 0.00 \$

Total amounts from separate pages, if any.

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 400.00	+	\$	=	\$ 400.00
-----------	---	----	---	-----------

Total average
monthly income**Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. \$ 400.00

13. Calculate the marital adjustment. Check one:

- ☒ You are not married. Fill in 0 below.
- ☐ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____	\$ _____
_____	\$ _____
_____	+\$ _____

Total

\$ 0.00

Copy here=>

- 0.00

14. Your current monthly income. Subtract line 13 from line 12.

\$ 400.00

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=>

\$ 400.00

Debtor 1 **Linda M Ramirez**

Case number (if known)

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

\$ 4,800.00

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

CA

16b. Fill in the number of people in your household.

1

16c. Fill in the median family income for your state and size of household.

\$ 65,895.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out *Calculation of Your Disposable Income* (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. \$ 400.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b. Subtract line 19a from line 18.

\$ 400.00

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b

\$ 400.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 4,800.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 65,895.00

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

x Linda M Ramirez
Linda M Ramirez
Signature of Debtor 1

Date 5/25/2022
MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 Linda M Ramirez

Case number (if known) _____

Debtor 1 Linda M Ramirez

Case number (if known) _____

Current Monthly Income Details for the Debtor**Debtor Income Details:**

Income for the Period 11/01/2021 to 04/30/2022.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Hallel LLC

Income by Month:

6 Months Ago:	<u>11/2021</u>	<u>\$0.00</u>
5 Months Ago:	<u>12/2021</u>	<u>\$0.00</u>
4 Months Ago:	<u>01/2022</u>	<u>\$0.00</u>
3 Months Ago:	<u>02/2022</u>	<u>\$0.00</u>
2 Months Ago:	<u>03/2022</u>	<u>\$1,200.00</u>
Last Month:	<u>04/2022</u>	<u>\$1,200.00</u>
Average per month:		<u>\$400.00</u>

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address John K Rounds 674 County Square Drive, Suite 108 Ventura, CA 93003 805-650-7100 Fax: 805-632-6315 California State Bar Number: 170531 CA admin@rslawllp.com	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: Linda M Ramirez Debtor(s).	CASE NO.: CHAPTER: 13 VERIFICATION OF MASTER MAILING LIST OF CREDITORS [LBR 1007-1(a)]

Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of 4 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

Date: 5/25/2022

Linda M Ramirez
 Signature of Debtor 1

Date: _____

Signature of Debtor 2 (joint debtor)) (if applicable)

Date: 5/25/2022

[Signature]
 Signature of Attorney for Debtor (if applicable)

Linda M Ramirez
2213 Miramar Walk
Oxnard, CA 93035

John K Rounds
Rounds & Sutter, LLP
674 County Square Drive, Suite 108
Ventura, CA 93003

Alliance One Receivables Management
4850 Street Rd. Suite 300
Feasterville Trevose, PA 19053

CCB Ulta
Box 182120
Columbus, OH 43218

Citi
701 E 60th St N
Sioux Falls, SD 57104

CMH co Century Credit
1000 S Hill Rd Ste 112
Ventura, CA 93003

CMRE Financial Services, Inc.
3075 E. Imperial Hwy Suite 200
Brea, CA 92821-6753

Convergent Outsourcing Inc.
800 SW 39th St. Suite 100
Renton, WA 98057

CreditOne Bank
585 S Pilot St
Las Vegas, NV 89119

Greensky
245 Ridge Ave
Towson, MD 21286

Hartley Lamas et al
5700 Ralston St Ste 210
Ventura, CA 93003

Kohls Cap 1
Box 3115
Milwaukee, WI 53201

Laurie Peters Esq
80 Wood Rd Ste 300
Camarillo, CA 93010

LBPM HOA
Box 514017
Los Angeles, CA 90051

Physician's Billing Office
PO Box 240005
Los Angeles, CA 90024

Physician's Billing Office /UCLA
PO Box 240005
Los Angeles, CA 90024

Raul C Ramirez
4045 South A Street
Oxnard, CA 93030

Resurgent Capital Services
Attn: Bankruptcy
PO Box 510090
Livonia, MI 48151-6090

Salome Brand
800 S Victoria Ave.
Ventura, CA 93009

TD Target
3701 Wayzata Bl MS 4AE
Minneapolis, MN 55416

TD Target
PO Box 660170
Dallas, TX 75266-0170

Unify FCU
14500 Aviation Bl
Hawthorne, CA 90250

Upgrade Inc
Box 52210
Phoenix, AZ 85072

WebBank
215 S State St Ste 1000
Salt Lake City, UT 84111

Wells Fargo Equity Line
Box 51172
Los Angeles, CA 90051

Wells Fargo Mortgage
Box 51120
Los Angeles, CA 90051

EXHIBIT “B”

Attorney or Party Name, Address, Telephone & FAX Numbers, State Bar Number & Email Address John K Rounds, Esq. (SBN 170531) Rounds & Sutter LLP 674 County Square Drive, Suite 108 Ventura, CA 93003 Tel: 805-650-7100; Fax: 805-832-6315 Email: jrounds@rslawllp.com		FOR COURT USE ONLY	
<input type="checkbox"/> Debtor appearing without attorney <input checked="" type="checkbox"/> Attorney for Debtor			
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA			
List all names (including trade names) used by Debtor within the last 8 years. In re: Linda M Ramirez		CASE NUMBER:	
		CHAPTER 13	
		CHAPTER 13 PLAN <input checked="" type="checkbox"/> Original <input type="checkbox"/> 1 st Amended* <input type="checkbox"/> 2 nd Amended* <input type="checkbox"/> _____ Amended*	
		*list below which sections have been changed: _____ [FRBP 3015(b); LBR 3015-1]	
Debtor(s).		11 U.S.C. SECTION 341(a) CREDITORS' MEETING: Date: Time: Address:	
		PLAN CONFIRMATION HEARING: [LBR 3015-1(d)] Date: Time: Address:	

*"Bankruptcy Code" and "11 U.S.C." refer to the United States Bankruptcy Code, Title 11 of the United States Code.
"FRBP" refers to the Federal Rules of Bankruptcy Procedure. "LBR" and "LBRs" refer to the Local Bankruptcy Rule(s) of this court.*

Part 1: PRELIMINARY INFORMATION

TO DEBTOR (the term "Debtor" includes and refers to both spouses as Debtors in a joint bankruptcy case): This Chapter 13 Plan (Plan) sets out options that may be appropriate in some cases, but the presence of an option in this Plan does not indicate that the option is appropriate, or permissible, in your situation. A Plan that does not comply with local rules and judicial rulings may not be confirmable. You should read this Plan carefully and discuss it with your attorney if you have one. If you do not have an attorney, you may wish to consult one.

TO ALL CREDITORS: This Plan is proposed by Debtor and your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. You should read this Plan carefully and discuss it with your attorney if you have one. If you do not have an attorney, you may wish to consult one.

PLEASE NOTE THAT THE PROVISIONS OF THIS PLAN MAY BE MODIFIED BY ORDER OF THE COURT.

If you oppose this Plan's treatment of your claim or any provision of this Plan, you or your attorney must file a written objection to confirmation of the Plan at least 14 days before the date set for the hearing on confirmation. However, the amounts listed on a proof of claim for an allowed secured or priority claim control over any contrary amounts listed in the Plan. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See FRBP 3015. In addition, you must file a timely proof of claim in order to be paid under any plan. See LBR 3015-1 and FRBP 3002(a).

Defaults will be cured using the interest rate set forth below in the Plan.

The following matters may be of particular importance to you:

Debtor must check one box on each line to state whether or not this Plan includes each of the following items. If an item is checked as "Not Included," if both boxes are checked, or neither box is checked, the item will be ineffective if set out later as a provision in this Plan.

- 1.1 Valuation of property and avoidance of a lien on property of the bankruptcy estate, set out in Class 3B and/or Section IV (11 U.S.C. § 506(a) and (d)):

☐ Included ☒ Not included
- 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section IV (11 U.S.C. § 522(f)):

☐ Included ☒ Not included
- 1.3 Less than full payment of a domestic support obligation that has been assigned to a governmental unit, pursuant to 11 U.S.C. §1322(a)(4). This provision requires that payments in Part 2 Section I.A. be for a term of 60 months:

☐ Included ☒ Not included
- 1.4 Other Nonstandard Plan provisions, set out in Section IV:

☐ Included ☒ Not included

ALL CREDITORS ARE REQUIRED TO FILE A PROOF OF CLAIM IN ORDER TO HAVE AN ALLOWED CLAIM, EXCEPT AS PROVIDED IN FRBP 3002(a). A Debtor whose Plan is confirmed may be eligible thereafter to receive a discharge of debts to the extent specified in 11 U.S.C. § 1328.

Regardless of whether this Plan treats a claim as secured or unsecured, any lien securing such claim is not avoided other than as provided by law or order of the court.

Part 2: PLAN TERMS

Debtor proposes the following Plan terms and makes the following declarations:

Section I. PLAN PAYMENT AND LENGTH OF PLAN

- A. Monthly Plan Payments will begin 30 days from the date the bankruptcy petition was filed. If the payment due date falls on the 29th, 30th, or 31st day of the month, payment is due on the 1st day of the following month (LBR 3015-1(k)(1)(A)).

Payments by Debtor of:

\$ 589.21 per month for months 1 through 36 totaling \$ 21,211.56.

For a total plan length of 36 months totaling \$21,211.56.

B. Nonpriority unsecured claims.

The total amount of estimated non-priority unsecured claims is \$264,008.36.

1. Unless otherwise ordered by the court, after Class 1 through Class 4 creditors are paid, allowed nonpriority unsecured claims that are not separately classified (Class 5) will be paid *pro rata* per the option checked below. If both options below are checked, the option providing the largest payment will be effective.

a. ☒ **"Percentage" plan:** 2% of the total amount of these claims, for an estimated total payment of \$5,650.52.

b. ☒ **"Residual" plan:** The remaining funds, after disbursements have been made to all other creditors provided for in this Plan, estimated to pay a total of \$5,650.52 and 2% to claims in Class 5. The amount distributed to Class 5 claims may be less than the amount specified here depending on the amount of secured and priority claims allowed.

2. Minimum Plan payments. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least the greater of the following amounts:

(a) the sum of \$30.00, representing the liquidation value of the estate in a hypothetical Chapter 7 case under 11 U.S.C. § 1325(a)(4), or

(b) if Debtor has above-median income and otherwise subject to 11 U.S.C. § 1325(b), the sum of \$____, representing all disposable income payable for 60 months under the means test.

- C. Income tax refunds. Debtor will provide the Chapter 13 Trustee with a copy of each income tax return filed during the Plan term within 14 days of filing the return and, unless the Plan provides 100% payment to nonpriority unsecured creditors (Class 5), will turn over to the Chapter 13 Trustee all federal and state income tax refunds received for the term of the plan. The Debtor may retain a total of \$500 of the sum of the federal and state tax refunds for each tax year. Income tax refunds received by the debtor and turned over to the Chapter 13 Trustee or directly turned over to the Chapter 13 Trustee by the taxing authorities do not decrease the total amount of payments stated in Section I.A., above. The refunds are pledged to the plan in addition to the amounts stated in Section I.A. and can be used by the Chapter 13 Trustee to increase the percentage paid to general unsecured creditors without further order of the Bankruptcy Court.

- D. In the event that secured creditor(s) file a Notice of Postpetition Fees and Costs pursuant to FRBP 3002.1(c), the Chapter 13 Trustee is authorized, but not required, to commence paying those charges 90 days after that notice is filed, unless within that time the Debtor contests those charges by filing a motion to determine payment under FRBP3002.1(e) or agrees to pay those charges by filing a motion to modify this Plan.

- E. Debtor must make preconfirmation adequate protection payments for any creditor that holds an allowed claim secured by personal property where such security interest is attributable to the purchase of such property and preconfirmation payments on leases of personal property whose allowed claim is impaired by the terms proposed in this Plan. Debtor must make preconfirmation adequate protection payments and preconfirmation lease payments to the Chapter 13 Trustee for the following creditor(s) in the following amounts:

Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount
-NONE-			

Each adequate protection payment or preconfirmation lease payment will accrue beginning the 30th day from the date of filing of the case. The Chapter 13 Trustee must deduct the foregoing adequate protection payment(s) and/or preconfirmation lease payment from Debtor's Plan Payment and disburse the adequate protection payment or preconfirmation lease payment to the secured creditor(s) at the next disbursement or as soon as practicable after the payment is received and posted to the Chapter 13 Trustee's account. The Chapter 13 Trustee will collect his or her statutory fee on all receipts made for preconfirmation adequate protection payments or preconfirmation lease payments.

- F. Debtor must not incur debt greater than \$1,000 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.

- G. The Chapter 13 Trustee is authorized to disburse funds after the date the Plan confirmation is announced in open court.
- H. Debtor must file timely all postpetition tax returns and pay timely all postconfirmation tax liabilities directly to the appropriate taxing authorities.
- I. Debtor must pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the bankruptcy petition.
- J. If the Plan proposes to avoid a lien of a creditor, the Chapter 13 Trustee must not disburse any payments to that creditor on that lien until the Plan confirmation order is entered.
- K. Debtor must pay all required ongoing property taxes and insurance premiums for all real and personal property that secures claims paid under the Plan.

Section II. ORDER OF PAYMENT OF CLAIMS; CLASSIFICATION AND TREATMENT OF CLAIMS:

Except as otherwise provided in this Plan, the Chapter 13 Trustee must disburse all available funds for the payment of claims as follows:

A. ORDER OF PAYMENT OF CLAIMS:

1st If there are Domestic Support Obligations, the order of priority will be:

- (a) Domestic Support Obligations and the Chapter 13 Trustee's fee not exceeding the amount accrued on Plan Payments made to date;
- (b) Administrative expenses (Class 1(a)) until paid in full;

If there are no Domestic Support Obligations, the order of priority will be:

- (a) The Chapter 13 Trustee's fee not exceeding the amount accrued on Plan Payments made to date;
- (b) Administrative expenses (Class 1(a)) until paid in full.

2nd Subject to the 1st paragraph, *pro rata* to all secured claims and all priority unsecured claims until paid in full except as otherwise provided in this Plan..

3rd Non-priority unsecured creditors will be paid *pro rata* except as otherwise provided in this Plan. No payment will be made on nonpriority unsecured claims until all the above administrative, secured and priority claims have been paid in full unless otherwise provided in this Plan.

B. CLASSIFICATION AND TREATMENT OF CLAIMS:

CLASS 1

ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507

Class 1 claims will be paid in full pro rata. Any treatment that proposes to pay claims in Class 1(a) or 1(b) less than in full must be agreed to in writing by the holder of each such claim and specifically addressed in Section IV.D.

Unless otherwise ordered by the court, the claim amount stated on a proof of claim, and the dollar amount of any allowed administrative expense, controls over any contrary amount listed below.

CATEGORY	AMOUNT OF PRIORITY CLAIM	INTEREST RATE, if any	TOTAL PAYMENT
a. Administrative Expenses			
(1) Chapter 13 Trustee's Fee – estimated at 11% of all payments to be made to all classes through this Plan.			
(2) Attorney's Fees			
(3) Chapter 7 Trustee's Fees			
(4) Other			
(5) Other			
b. Other Priority Claims			
(1) Internal Revenue Service			
(2) Franchise Tax Board			
(3) Domestic Support Obligation			
() Other			
c. Domestic Support Obligations that have been assigned to a governmental unit and are not to be paid in full in the Plan pursuant to §1322(a)(4) (this provision requires that payments in Part 2 Section I.A. be for a term of 60 months)			
(specify creditor name):			

☐ See attachment for additional claims in Class 1.

CLASS 2

CLAIMS SECURED SOLELY BY PROPERTY THAT IS DEBTOR'S PRINCIPAL RESIDENCE ON WHICH OBLIGATION MATURES AFTER THE FINAL PLAN PAYMENT IS DUE

Check one.

☐ None. If "None" is checked, the rest of this form for Class 2 need not be completed.

- ☒ Debtor will maintain and make the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. Unless otherwise ordered by the court, these payments will be disbursed either by the Chapter 13 Trustee or directly by Debtor, as specified below. Debtor will cure the prepetition arrearages, if any, on a listed claim through disbursements by the Chapter 13 Trustee, with interest, if any, at the rate stated.

The arrearage amount stated on a proof of claim controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS	POST-PETITION PAYMENT DISBURSING AGENT
Wells Fargo Equity Line	xxxxxxxxxx0001	\$775.00	0.00%	\$86.11	\$775.00	<input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor
Wells Fargo Mortgage	xxxxxx3059	\$3,450.00	0.00%	\$383.33	\$3,450.00	<input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor

- ☐ See attachment for additional claims in Class 2.

CLASS 3A

UNIMPAIRED CLAIMS TO BE PAID DIRECTLY BY DEBTOR

Check one.

- ☒ **None.** If "None" is checked, the rest of this form for Class 3A need not be completed.
- ☐ Debtor will make regular payments, including any preconfirmation payments, directly to the following creditors in accordance with the terms of the applicable contract (Include Creditor Name and Last 4 Digits of Account Number):

The claims of these creditors are unimpaired under the plan.

- ☐ See attachment for additional claims in Class 3A.

CLASS 3B

CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE TO BE BIFURCATED AND PAID IN FULL DURING THE TERM OF THIS PLAN.

Check one.

- ☒ **None.** If "None" is checked, the rest of this form for Class 3B need not be completed.
- ☐ Debtor proposes:

Bifurcation of Claims - Dollar amounts/lien avoidance. Except as provided below regarding bifurcation of claims into a secured part and an unsecured part, the claim amounts listed on a proof of claim control this Plan over any contrary amounts listed below.

(a) Bifurcated claims - secured parts: Debtor proposes that, for the purposes of distributions under this Plan, the dollar amount of secured claims in this Class 3B should be as set forth in the column headed "Secured Claim Amount." For that dollar amount to be binding on the affected parties, either

(i) Debtor must obtain a court order granting a motion fixing the dollar amount of the secured claim and/or avoiding the lien, or

(ii) Debtor must complete and comply with Part 2 Section IV.C., so that the Plan itself serves as such a motion; the "Included" boxes must be checked in Part 1 Paragraphs 1.1 and/or 1.2 (indicating that this Plan includes valuation and lien avoidance, and/or avoidance of a judicial lien or nonpossessory, nonpurchase-money lien in Section IV.C.); and this Plan must be confirmed - if any one of those conditions is not satisfied, then the claim will not be bifurcated into a secured part and an unsecured part pursuant to this sub-paragraph.

(b) Bifurcated claims - unsecured parts: Any allowed claim that exceeds the amount of the secured claim will be treated as a nonpriority unsecured claim in Class 5 below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	SECURED CLAIM AMOUNT	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

☐ See attachment for additional claims in Class 3B.

CLASS 3C

CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE TO BE PAID IN FULL DURING THE TERM OF THIS PLAN (WITHOUT BIFURCATION), INCLUDING CURE OF ARREARS, IF APPLICABLE.

Check all that apply.

☐ None. If "None" is checked, the rest of this form for Class 3C need not be completed.

☒ Debtor proposes to treat the claims listed below as fully secured claims on the terms set forth below. These claims will not be bifurcated. The claim amounts listed on a proof of claim control this Plan over any contrary amounts listed below.

IMPAIRED CLAIMS PAID THROUGH THE PLAN BY THE TRUSTEE

Name of Creditor	Last 4 Digits of Account NUMBER	CLAIM TOTAL	INTEREST RATE	Estimated Monthly Payment	ESTIMATED TOTAL PAYMENTS
LBPM HOA	xxxx0877	\$9,234.00	0.00	\$513.00	\$9,234.00

CURE AND MAINTAIN CLAIMS

☒ Debtor will maintain and make the current contractual installment payments (Ongoing Payments) on the secured claims listed below pursuant to the terms of the applicable contract, except as stated otherwise in this Plan. These payments will be disbursed either by the Chapter 13 Trustee or directly by Debtor, as specified below. Debtor will cure and pay the prepetition arrearages, if any, on a claim listed below through disbursements by the Chapter 13 Trustee, with interest, if any, at the rate stated. The dollar amount of arrearage stated on a proof of claim controls over any

contrary amount listed below.

Name of Creditor	Last 4 Digits of Account Number	Cure of Default				
		AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS	ONGOING PAYMENT DISBURSING AGENT
						Trustee Debtor

☐ See attachment for additional claims in Class 3C.
CLASS 3D**SECURED CLAIMS EXCLUDED FROM 11 U.S.C. §506**

Check one.

☒ None. If "None" is checked, the rest of this form for Class 3D need not be completed.

☐ The claims listed below were either:

1. Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of Debtor, or
2. Incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under this Plan with interest at the rate stated below. The claim amount stated on a proof of claim controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS
------------------	---------------------------------	-------------	---------------	---------------------------	--------------------------

--	--	--	--	--	--

☐ See attachment for additional claims in Class 3D.

CLASS 4

OTHER CLAIMS ON WHICH THE LAST PAYMENT ON A CLAIM IS DUE
AFTER THE DATE ON WHICH THE FINAL PLAN PAYMENT IS DUE,
WHICH ARE PROVIDED FOR UNDER 11 U.S.C. §1322(b)(5)

Check one.

☒ None. If "None" is checked, the rest of this form for Class 4 need not be completed.

☐ Debtor will maintain and make the current contractual installment payments (Ongoing Payments) on the secured claims listed below pursuant to the terms of the applicable contract, except as stated otherwise in this Plan. These payments will be disbursed either by the Chapter 13 Trustee or directly by Debtor, as specified below. Debtor will cure and pay the prepetition arrearages, if any, on a claim listed below through disbursements by the Chapter 13 Trustee, with interest, if any, at the rate stated. The dollar amount of arrearage stated on a proof of claim controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	Cure of Default					ONGOING PAYMENT DISBURSING AGENT
		AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS		
							Trustee Debtor

☐ See attachment for additional claims in Class 4.

CLASS 5A

NON-PRIORITY UNSECURED CLAIMS NOT SEPARATELY CLASSIFIED

Allowed nonpriority unsecured claims not separately classified must be paid pursuant to Section I.B. above.

SEPARATE CLASSIFICATION:

Check all that apply if Debtor proposes any separate classification of nonpriority unsecured claims.

☒ None. If "None" is checked, the rest of this form for Class 5 need not be completed.

CLASS 5B

☐ **Maintenance of payments.** Debtor will maintain and make the contractual installment payments on the unsecured claims listed below on which the last payment is due after the final Plan payment. The contractual installment payments will be disbursed by Debtor.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

CLASS 5C

☐ **Other separately classified nonpriority unsecured claims.**

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT TO BE PAID ON THE CLAIM	INTEREST RATE	ESTIMATED TOTAL AMOUNT OF PAYMENTS

☐ See attachment for additional claims in Class 5.

CLASS 6**SURRENDER OF COLLATERAL**

Check one.

☒ **None.** If "None" is checked, the rest of this form for Class 6 need not be completed.

☐ Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. Debtor requests that upon confirmation of the Plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Class 5 above.

Creditor Name:

Description:

--	--

☐ See attachment for additional claims in Class 6.

CLASS 7**EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Any executory contracts or unexpired leases not listed below are deemed rejected.

Check one.

☒ **None.** If "None" is checked, the rest of this form for Class 7 need not be completed.

☐ The executory contracts and unexpired leases listed below are treated as specified (identify the contract or lease at issue and the other party(ies) to the contract or lease):

Creditor Name: _____

Description: _____
☐ Rejected ☐ Assumed; cure amount (if any): \$ _____
to be paid over _____ months

Creditor Name: _____

Description: _____
☐ Rejected ☐ Assumed; cure amount (if any): \$ _____
to be paid over _____ months

Payments to be cured within _____ months of filing of the bankruptcy petition. All cure payments will be made through disbursements by the Chapter 13 Trustee.

☐ See attachment for additional claims in Class 7.

Section III. PLAN SUMMARY

CLASS 1a	\$0.00
CLASS 1b	\$0.00
CLASS 1c	\$0.00
CLASS 2	\$4,225.00
CLASS 3B	\$0.00

CLASS 3C	\$9,234.00
CLASS 3D	\$0.00
CLASS 4	\$0.00
CLASS 5A	\$5,650.52
CLASS 5C	\$0.00

CLASS 7	\$0.00
SUB-TOTAL	\$19,109.52
CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)	\$2,102.04
TOTAL PAYMENT	\$21,211.56

Section IV. NON-STANDARD PLAN PROVISIONS

☒ None. If "None" is checked, the rest of Section IV need not be completed.

Pursuant to FRBP 3015(c), Debtor must set forth all nonstandard Plan provisions in this Plan in this separate Section IV of this Plan and must check off the "Included" box or boxes in Paragraphs 1.1, 1.2, 1.3 and/or 1.4 of Part 1 of this Plan. Any nonstandard Plan provision that does not comply with these requirements is ineffective. A nonstandard Plan provision means any Plan provision not otherwise included in this mandatory Chapter 13 Plan form, or any Plan provision deviating from this form.

The nonstandard Plan provisions seeking modification of liens and security interests address only those liens and security interests known to Debtor, and known to be subject to avoidance, and all rights are reserved as to any matters not currently known to Debtor.

- ☐ A. Debtor's Intent to File Separate Motion to Value Property Subject to Creditor's Lien or Avoid Creditor's Lien [11 U.S.C. § 506(a) and (d)]. Debtor will file motion(s) to value real or personal property of the bankruptcy estate and/or to avoid a lien pursuant to 11 U.S.C § 506(a) and (d), as specified in **Attachment A**.
- ☐ B. Debtor's Intent to File Separate Motion to Avoid Creditor's Judicial Lien or Nonpossessory, Nonpurchase Security Interest [11 U.S.C. § 522(f)]. Debtor will file a Motion to avoid a judicial lien or nonpossessory, nonpurchase-money security interest, on real or personal property of the bankruptcy estate listed below pursuant to 11 U.S.C § 522(f). If the court enters an order avoiding a lien under 11 U.S.C. § 522(f), the Chapter 13 Trustee will not pay any claim filed based on that lien as a secured claim.

Name of Creditor Lienholder/Service: _____

Description of lien and collateral (e.g., 2nd lien on 123 Main St.): _____

Name of Creditor Lienholder/Service: _____

Description of lien and collateral (e.g., 2nd lien on 123 Main St.): _____

Name of Creditor Lienholder/Service: _____

Description of lien and collateral (e.g., 2nd lien on 123 Main St.): _____

☐ See attachment for any additional liens and security interests to be avoided by separate 11 U.S.C. § 522(f) motion.

☐ C. Debtor's Request in this Plan to Modify Creditor's Secured Claim and Lien. Debtor proposes to modify the following secured claims and liens in this Plan without a separate motion or adversary proceeding - this Plan will serve as the motion to value the collateral and/or avoid the liens as proposed below. **To use this option, Debtor must serve this Plan, LBR Form F 3015-1.02.NOTICE.341.LIEN.CONFRM and all related exhibits as instructed in that form. Note: Not all Judges will grant motions to value and/or avoid liens through this Plan. Please consult the specific Judge's Instructions/Procedures on the court's website for more information.**

DEBTOR'S REQUEST TO MODIFY CREDITOR'S SECURED CLAIM AND LIEN

TO CREDITOR LIENHOLDER/SERVICER

- ☐ Real property collateral (street address and/or legal description or document recording number, including county of recording):
(attach page with legal description of property or document recording number as appropriate).
- ☐ Other collateral (add description such as judgment date, date and place of lien recording, book and page number):

- ☐ 11 U.S.C. § 522(f) – Debtor seeks avoidance of your lien(s) on the above described collateral effective immediately upon issuance of the order confirming this Plan.
- ☐ 11 U.S.C. § 506(a) and (d) – Debtor seeks avoidance of your lien(s) on the above described collateral that will be effective upon the earliest to occur of either payment of the underlying debt determined under nonbankruptcy law or one of the following:

(1) discharge under 11 U.S.C. § 1328, or

(2) Upon completion of all Plan payments.

Value of collateral: \$ _____
Liens reducing equity (to which subject lien can attach): \$ _____ + \$ _____ + \$ _____ = .. (\$ _____)
Exemption (only applicable for lien avoidance under 11 U.S.C. § 522(f))..... (\$ _____)

Wherefore, Debtor requests that this court issue an order granting the foregoing property valuation and/or lien avoidance of the above-listed creditor on the above-described collateral in the form Attachment B, C and/or D to this Plan, as applicable. (Debtor must use and attach a separate Attachment B, C and/or D which are also mandatory court forms for modification of each secured claim and lien.)

Amount of remaining secured claim (negative results should be listed as \$-0): \$ _____

Note: See other parts of this Plan for the proposed treatment of any remaining secured claim (generally Class 3).

☐ See attachment(s) for additional request(s) to modify secured claims and liens by this Plan.

D. Other Non-Standard Plan Provisions (use attachment, if necessary):

V. REVESTING OF PROPERTY

Property of the bankruptcy estate will not revert in Debtor until a discharge is granted or the case is dismissed or closed without discharge. Revesting will be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under Chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate will vest in accordance with applicable law. After confirmation of this Plan, the Chapter 13 Trustee will not have any further authority or fiduciary duty regarding use, sale, or refinancing of property of the estate except to respond to any motion for proposed use, sale, or refinancing as required by the LBRs. Prior to any discharge or dismissal, Debtor must seek approval of the court to purchase, sell, or refinance real property.

By filing this document, the Attorney for Debtor, or Debtor if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Plan are identical to those contained in the Central District of California Chapter 13 Plan other than any nonstandard Plan provisions included in Section IV.

Date:

5/25/2022


John K Rounds
Attorney for Debtor


Linda M Ramirez
Debtor 1

Debtor 2

ATTACHMENT A to Chapter 13 Plan/Confirmation Order
(11 U.S.C. §§ 506: valuation/lien avoidance by separate motion(s))

☒ **None.** If "None" is checked, the rest of this Attachment A need non be completed.

1. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 2nd Lien on 123 Main St.): _____
2. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 3rd Lien on 123 Main St.): _____
3. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 4th Lien on 123 Main St.): _____
4. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 2nd Lien on 456 Broadway): _____
5. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 3rd Lien on 456 Broadway): _____
6. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 4th Lien on 456 Broadway): _____
7. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 2nd Lien on 789 Crest Ave.): _____
8. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 3rd Lien on 789 Crest Ave.): _____
9. **Creditor Lienholder/Servicer:** _____
Subject Lien (e.g., 4th Lien on 789 Crest Ave.): _____

(Attach additional pages for more liens/provisions.)

CERTIFICATION: I have prepared this attachment (including any additional pages) for use by the Chapter 13 Trustee. I certify under penalty of perjury under the laws of the United States of America that the information provided in this attachment is accurate to the best of my knowledge after reasonable inquiry, and I acknowledge that the Chapter 13 Trustee has no duty to verify the accuracy of that information.

Executed on (date) _____

Printed name: John K Rounds

Signature: _____

☒ Attorney for Debtor or ☐ Debtor appearing without attorney

EXHIBIT “C”

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1 SUPERIOR COURT OF THE STATE OF CALIFORNIA

2 FOR THE COUNTY OF VENTURA

3

4 COURTROOM 32

HON. MICHAEL S. LIEF, JUDGE

5

CERTIFIED COPY

6 In re the Matter of)

7 Petitioner: LINDA RAMIREZ)

8 and)

Case No. D382866

9 Respondent: RAUL C. RAMIREZ)

10

11

12 REPORTER'S TRANSCRIPT OF PROCEEDINGS

13 FRIDAY, FEBRUARY 25, 2022

14

15

16 APPEARANCES:

17 For Petitioner:

HARTLEY, LAMAS, ET AL.

BY: CARLA HARTLEY, ATTORNEY AT LAW

18 BY: PATRICIA LAMAS, ATTORNEY AT LAW

19 5700 Ralston Street, Unit 210,

Ventura, CA 93003

805.639.0600

20

21 For Respondent:

LAURIE PETERS & ASSOCIATES

BY: LAURIE PETERS, ATTORNEY AT LAW

22 80 Wood Road, Suite 300

23 Camarillo, California 93010

805.484.6885

24 Also present:

JULIE RENA, GUARDIAN AD LITEM

25

26

27 Reported by:

SALOME M. BRAND, CSR No. 12126

Official Reporter Pro Tempore

28

JD Court Reporting | 818-851-9910

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1 VENTURA, CALIFORNIA; FRIDAY, FEBRUARY 25, 2022

2 A.M. SESSION

3 --o0o--

4

5 THE COURT: Good morning. Let's go on the
6 record in the Ramirez matter. May I have appearances,
7 please.

8 MS. HARTLEY: Carla Hartley appearing for the
9 petitioner Linda Ramirez and Pat Lamas also appearing.
10 The guardian ad litem Julie Rena is present and the
11 petitioner Linda Ramirez is present.

12 MS. PETERS: Good morning, your Honor.
13 Laurie Peters from Laurie Peters & Associates appearing
14 with respondent who's present at counsel table.

15 THE COURT: Good morning to everyone. There
16 are a number of people in the audience. If any of them
17 are witnesses that need to be excluded, we should
18 probably take care of that.

19 MS. PETERS: I think we should get the facts
20 first so that if we get the appropriate facts, my
21 expert is here, so then he'll be able to leave. I
22 don't know who that is. I know --

23 MS. HARTLEY: Ben is an attorney. She's not
24 a witness.

25 MS. PETERS: And I don't know who --

26 MS. HARTLEY: These other two are paralegals
27 in my office.

28 THE COURT: Hold on. So only one witness in

In re the Matter of Linda Ramirez and Raul C. Ramirez
SUPERIOR COURT TRANSCRIPT, on 02/25/2022

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1 the audience who may eventually end up being excused,
2 correct?

3 MS. HARTLEY: On the issues of the attorneys
4 fees if I can authenticate the settlement letter
5 history, then neither of them would be witnesses. If I
6 can't authenticate, the Court wouldn't find me somebody
7 to authenticate that, Josh will be my witness.

8 THE COURT: Let's do this because we are
9 going to be talking some facts. The Court is going to
10 order anyone who is a potential witness is excluded
11 from the courtroom and ordered not to discuss his or
12 her testimony with anybody else during the pendency of
13 that action. If we end up not needing these witnesses,
14 we'll have the bailiff let you know, you can come in
15 and stay and observe or leave. But at this time, I'll
16 ask the potential witnesses to step out.

17 MS. PETERS: Thank you, your Honor.

18 MS. HARTLEY: Thank you, your Honor.

19 THE COURT: All right. Nobody leave. Just
20 go in the hallway, all right. And just to save time,
21 let's also swear the parties.

22 THE CLERK: Please stand and raise your right
23 hand.

24 THE COURT: I'll ask the guardian ad litem to
25 stand as well.

26 THE CLERK: Do you and each of you solemnly
27 swear the testimony you may give in the matter now
28 pending before this court shall be the truth, the whole

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1 truth and nothing but the truth, so help you God?

2 THE RESPONDENT: Yes.

3 THE PETITIONER: Yes.

4 GUARDIAN AD LITEM: Yes.

5 THE CLERK: Thank you.

6 (All parties sworn in by the clerk.)

7 THE COURT: All right. Ms. Peters.

8 MS. PETERS: Okay. Your Honor, in chambers
9 we had discussed that there were certain things we
10 would stipulate to. And that is the rental value for
11 the community was \$18,494 under Watts.

12 MS. HARTLEY: I think we should first
13 stipulate to we agreed it was 2,475 per month --

14 MS. PETERS: Okay.

15 MS. HARTLEY: -- and establish the months.

16 THE COURT: All right. So you just want to
17 give the math on the record.

18 MS. HARTLEY: I want to get the math on the
19 record.

20 THE COURT: Let me put on the record what the
21 Court's understanding is. The Court's understanding is
22 that it was \$2,475 a month for four years and seven
23 months resulting in a total of 136,125 -- 125,000 --
24 I'm sorry. \$136,125 less \$63,150 for a total of
25 \$73,975 with the community percentage of that being
26 \$18,494. 25 percent divided by two, therefore, is
27 \$9,247. Is that consistent with your figures,
28 Ms. Peters?

In re the Matter of Linda Ramirez and Raul C. Ramirez
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1 MS. PETERS: It is, your Honor.

2 THE COURT: Is that consistent with your
3 understanding, Ms. Hartley?

4 MS. HARTLEY: It is, your Honor.

5 THE COURT: All right. Does counsel
6 therefore believe that's the figure that should be
7 stipulated to with regards to the Watts credits,
8 \$9,247?

9 MS. HARTLEY: Yes, your Honor.

10 MS. PETERS: Yes, your Honor.

11 THE COURT: Mr. Ramirez, do you join in that?
12 In other words, you accept that?

13 THE RESPONDENT: Yes.

14 THE COURT: All right. Ms. Ramirez, do you
15 agree that that's the correct number?

16 THE PETITIONER: (Nodding head.)

17 THE COURT: You have to answer out loud.

18 THE PETITIONER: Yes.

19 THE COURT: And guardian ad litem, do you
20 agree as well?

21 GUARDIAN AD LITEM: Yes.

22 THE COURT: So that's done. And with regards
23 to the Moore Marsden, the figure that the Court has is
24 \$70,542 divided in half resulting in \$35,271; is that
25 correct?

26 MS. HARTLEY: That would be the Moore Marsden
27 reimbursement.

28 THE COURT: Yes. Is that correct?

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1 MS. PETERS: That's correct, your Honor.

2 THE COURT: Mr. Ramirez, do you agree that's
3 correct?

4 THE RESPONDENT: Yes.

5 THE COURT: Ms. Ramirez, do you agree that's
6 correct?

7 THE PETITIONER: Yes.

8 THE COURT: And the guardian ad litem, do you
9 agree?

10 GUARDIAN AD LITEM: Yes.

11 MS. HARTLEY: Can we get a stipulation that
12 the house is separate property and he's never been
13 placed on title?

14 THE COURT: That comports with the
15 understanding of the facts. Is that stipulated?

16 MS. PETERS: It's stipulated and separate
17 property. Whether or not he's on title, I don't think
18 is relevant. And I don't know if that's what happened.
19 It's her separate property and Rena's separate property
20 and my client has no further interest than the Moore
21 Marsden.

22 THE COURT: Mr. Ramirez, do you agree with
23 that stipulation, you have no interest going forward?

24 THE RESPONDENT: Yes.

25 THE COURT: And Ms. Ramirez, you agree?

26 THE PETITIONER: Yes.

27 THE COURT: Guardian ad litem agrees?

28 GUARDIAN AD LITEM: Yes.

In re the Matter of Linda Ramirez and Raul C. Ramirez
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1 THE COURT: All right. Ms. Peters, what's
2 next?

3 MS. PETERS: The parties agree that my client
4 paid \$8,004 in HOA fees.

5 THE COURT: That's at the rate of \$276 a
6 month for 29 months; is that correct?

7 MS. PETERS: That's correct.

8 THE COURT: Ms. Hartley?

9 MS. HARTLEY: The documents bear that out.
10 Yes, we stipulate to that.

11 THE COURT: Mr. Ramirez, you agree?

12 THE RESPONDENT: Yes.

13 THE COURT: Ms. Ramirez, you agree?

14 THE PETITIONER: Yes.

15 THE COURT: Guardian ad litem?

16 GUARDIAN AD LITEM: Yes.

17 THE COURT: All right.

18 MS. PETERS: And husband paid for
19 Ms. Ramirez's separate property, 2011 Chevy Malibu,
20 \$250 per month for a total of \$7,250.

21 THE COURT: 7,000 -- I didn't get the number.

22 MS. PETERS: \$250.

23 THE COURT: 250. And that's a 2011 Malibu?

24 MS. PETERS: Correct.

25 THE COURT: Ms. Hartley, is that correct,
26 \$250 a month for a total of \$7,250 paid for your
27 client's 2011 Chevy Malibu?

28 MS. HARTLEY: The documents bear that out.

In re the Matter of Linda Ramirez and Raul C. Ramirez
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1 We'll stipulate to that.

2 THE COURT: All right. Mr. Ramirez, you
3 agree?

4 THE RESPONDENT: Yes.

5 THE COURT: That's correct?

6 THE RESPONDENT: Yes.

7 THE COURT: Ms. Ramirez, you agree that's
8 correct?

9 THE PETITIONER: Yes.

10 THE COURT: And guardian ad litem, you agree
11 that's correct?

12 GUARDIAN AD LITEM: Yes.

13 MS. PETERS: Your Honor, just for
14 clarification, Ms. Hartley is throwing something, if
15 the documents bear it out.

16 MS. HARTLEY: I didn't say that. I said the
17 documents do bear it out.

18 MS. PETERS: Oh, okay. Thank you.

19 THE COURT: The Court understood that to be
20 she was joining in the stipulation.

21 MS. PETERS: Okay. Thank you, your Honor.

22 And spousal support will continue for 11 more
23 months in the amount of \$650 per month.

24 THE COURT: \$650 a month for 11 months. And
25 that would take us to February -- I'm sorry. That
26 would take us to January of 2023.

27 MS. PETERS: Correct.

28 THE COURT: So agreed that the last month of

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1 spousal support then would be January of 2023, or is it
2 December?

3 MS. PETERS: I believe it's supposed to be
4 January 2023.

5 THE COURT: Agreed.

6 MS. HARTLEY: Agreed, your Honor. I would
7 like --

8 THE COURT: I'm sorry?

9 MS. HARTLEY: I would like the Court to know
10 that I do not have the authority to agree to a
11 termination of jurisdiction, but I do recognize and my
12 client is aware that you have the authority to
13 terminate jurisdiction effective that date.

14 THE COURT: Mr. Ramirez, do you agree?

15 THE RESPONDENT: Yes.

16 THE COURT: Ms. Ramirez, do you agree?

17 THE PETITIONER: Yes.

18 THE COURT: Guardian ad litem?

19 GUARDIAN AD LITEM: Yes.

20 THE COURT: The Court notes the stipulation
21 and the Court would note that the Court's jurisdiction
22 with regards to spousal support will also terminate on
23 that date.

24 MS. PETERS: Thank you, your Honor.

25 THE COURT: Anything else, Ms. Peters, for
26 stipulations?

27 MS. PETERS: Not for stipulation. Can I let
28 my expert go?

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1 THE COURT: That would be appropriate.

2 Correct, Ms. Hartley?

3 MS. HARTLEY: Yes, your Honor.

4 THE COURT: Yes, you may.

5 MS. HARTLEY: May Ms. Ramirez return to the
6 anteroom or do you wish for her to remain here?

7 THE COURT: Let's see where we are in a
8 moment.

9 MS. HARTLEY: Okay.

10 MS. PETERS: Thank you, your Honor.

11 THE COURT: All right. So where are we at
12 with regards to the remaining issues then?

13 MS. HARTLEY: I think for trial brief leaves
14 remaining the issue of insurance. I think we need the
15 Court to award vehicles. And then I think the issue of
16 retirement, that should be divided by a domestic
17 relations order.

18 MS. PETERS: We have no evidence of a car
19 insurance, your Honor. So we are going to have to
20 either reserve or have the Court find there is no
21 evidence. Submitted.

22 THE COURT: All right. The Court finds
23 there's no evidence supporting the request on the issue
24 of the car insurance, and therefore, that's
25 respectfully denied.

26 MS. HARTLEY: We would like the Court to
27 order his pension and retirement, if any, to be divided
28 by domestic relations order pursuant to the time rule.

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1 MS. PETERS: It's my client's position that
2 he didn't have any retirement until after separation.
3 But if Ms. Ramirez wants to seek a QDRO using the time
4 rule under Brown to see if there is an interest, we
5 have no objection. But it would have to be at her
6 cost.

7 MS. HARTLEY: I think the cost should be
8 shared if the Court is to review the preliminary
9 declaration of disclosure. It was mentioned in the
10 preliminary declaration of disclosure that Mr. Ramirez
11 filed. I think my client cannot bear the finances of
12 this alone. And I think as a matter of law, she is
13 entitled to, if there is an interest, to have an
14 interest.

15 MS. PETERS: I would ask that we put on
16 evidence and save that argument for our closing.

17 THE COURT: All right. Let's table the QDRO
18 for now. With regards to the vehicles, it would seem
19 appropriate to simply award each vehicle to the
20 respective party and they assume all responsibility
21 going forward for the vehicles. Would you agree?

22 MS. PETERS: I think we both agree that the
23 vehicles they have were purchased either pre or post
24 separation, so they are separate property.

25 THE COURT: All right. Let's just put on the
26 record what the vehicles are then so that's clear.

27 Your client's vehicle is what?

28 MS. PETERS: 2000 Chevy pickup.

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1 THE RESPONDENT: Silverado.

2 THE COURT: 2000 Chevy Silverado pickup is
3 awarded to the respondent. It's year 2000, model year
4 2000?

5 THE RESPONDENT: Yes.

6 THE COURT: That's 22 years old. It's
7 awarded to him. He bears all responsibilities going
8 forward for that.

9 And then the vehicle for petitioner?

10 MS. HARTLEY: He also has a 2008 Harley
11 identified in his preliminary disclosure.

12 THE COURT: We'll get to that. Her vehicle?

13 MS. HARTLEY: Her vehicle is a 2011 Chevy
14 Malibu.

15 THE COURT: And that's the one we previously
16 discussed. The 2011 Chevy Malibu is awarded to
17 petitioner. All responsibility for it financially goes
18 to her. The parties are ordered, if necessary, to sign
19 any releases or paperwork so that title is solely with
20 the respective parties.

21 What about the Harley which was -- when was
22 that purchased?

23 MS. PETERS: After separation.

24 THE COURT: After separation? Is there any
25 dispute that it was purchased after separation?

26 MS. HARTLEY: I don't have a date of its
27 purchase in the preliminary hearing disclosure,
28 however, I do understand that it was identified as

1 respondent's separate property consistently in every
2 document.

3 MS. PETERS: It says "R" on the disclosures
4 and he purchased it like two years ago, so we were
5 already well into litigation at that point.

6 THE COURT: Let me just inquire since he's
7 under oath.

8 Sir, when did you purchase the Harley?

9 THE RESPONDENT: I got it like two and a half
10 years ago.

11 THE COURT: Two and a half years ago would
12 take us to approximately 2019, which is about two years
13 after the date of separation. Ms. Hartley?

14 MS. HARTLEY: That seems appropriate.

15 THE COURT: And the Harley is what year?

16 MS. HARTLEY: 2008, I believe.

17 THE COURT: 2008 Harley Davidson motorcycle
18 awarded to respondent, his sole responsibility. Date
19 of acquisition postdates date of separation. So that's
20 all the vehicles.

21 MS. HARTLEY: We have two debts on the house
22 that should be cleared up. There is a home equity line
23 of credit that was incurred before marriage that should
24 be awarded to my client along with the house and it is
25 her sole and separate debt.

26 THE COURT: HELOC debt premarriage.

27 Ms. Peters, does your client object to petitioner
28 taking on that debt as her sole responsibility?

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1 MS. PETERS: My client has no objection and
2 agrees it's her sole and separate debt.

3 THE COURT: All right. So the HELOC debt
4 that attaches to the property at issue is a separate
5 obligation of the petitioner. And respondent has no
6 responsibility. And she'll execute any paperwork if
7 there's any necessary to release him from any
8 responsibility for that debt. Okay.

9 MS. HARTLEY: Thank you, your Honor. In
10 addition, there is a homeowner's association debt that
11 was incurred before separation or before marriage that
12 should also be awarded to her and it is attached to the
13 house.

14 THE COURT: And that amount?

15 MS. HARTLEY: I believe it is in the amount
16 of \$11,000 plus interest.

17 THE COURT: I missed that. I didn't see
18 that.

19 MS. HARTLEY: I believe it's -- it has
20 been -- was uncovered in discovery. We had the Scott
21 -- it was Scott Horton [sic] had subpoenaed this. It's
22 about \$11,300.

23 THE PETITIONER: I think it was 9000
24 something. Under 10,000. It was Scott Hunter.

25 MS. HARTLEY: Scott Hunter. And then we have
26 interest on top of that, so the initial was 9- to
27 \$10,000 and any accruals on that would also be her
28 separate property.

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1 THE COURT: So it would be any HOA fees that
2 predates the marriage plus interest associated with it.
3 The best estimate at this time would be more than
4 \$11,000, but any HOA arrearages and interest
5 premarriage are assigned as the separate debt and
6 obligation of the petitioner. And husband is therefore
7 released and not liable for any of that. Is that
8 correct, Ms. Hartley?

9 MS. HARTLEY: Yes, your Honor. And I
10 apologize, the homeowner's association went out of
11 business and we had to go to the actual counsel for the
12 second homeowner's association. So that is correct to
13 the best of my knowledge and to the best of the
14 attorney's knowledge for the HOA.

15 THE COURT: But the stipulation certainly
16 should be --

17 MS. HARTLEY: That does cover it, yes.

18 THE COURT: -- that husband bears no legal
19 obligation or responsibility for any arrearages from
20 the HOA premarriage, correct?

21 MS. HARTLEY: That is correct.

22 THE COURT: Ms. Peters?

23 MS. PETERS: Correct, it's her property.

24 THE COURT: It's her separate debt. Let me
25 just get it on the record.

26 Mr. Ramirez, you agree?

27 THE RESPONDENT: Yes.

28 THE COURT: Ms. Ramirez, you agree?

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1 THE PETITIONER: Yes.

2 THE COURT: Guardian ad litem, you agree?

3 GUARDIAN AD LITEM: Yes.

4 THE COURT: Okay. Let's just keep going.

5 The issues are falling like bowling pins.

6 MS. HARTLEY: I think we are back to his
7 retirement and fees.

8 THE COURT: So it's the QDRO?

9 MS. PETERS: Well, I think we were going to
10 put on evidence and reserve that for part of it.

11 THE COURT: Understood. Let me ask
12 conceptually though if he was adding to his retirement
13 between August of 2011 and July of 2017, it would
14 appear that wife has some interest there and that would
15 be determined via QDRO, wouldn't it?

16 MS. PETERS: Except for he wasn't working in
17 2011 where he's working now. As a matter of fact, one
18 of Ms. Hartley's argument was that the wife helped him
19 get his vocational certificate. But according to my
20 client, when he finally did start working -- remember,
21 this was a short-term marriage -- he wasn't entitled to
22 retirement until after -- what was the first year of --

23 THE RESPONDENT: Two years.

24 MS. PETERS: He wasn't entitled to retirement
25 at the time. So during the marriage, he didn't receive
26 any retirement.

27 THE COURT: So you are saying he didn't
28 accrue any credits, nothing towards his retirement

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1 between August 2011 and July 2017?

2 MS. PETERS: Let me just confirm with him
3 briefly.

4 THE COURT: Sure.

5 (Whereupon counsel confers with respondent
6 inside the courtroom.)

7 MS. PETERS: So according to my client, he
8 applied for it six months before they separated. And I
9 think it's just a 401K.

10 Did you apply for the job or the 401K?

11 THE RESPONDENT: The 401K.

12 THE COURT: Ms. Hartley.

13 MS. HARTLEY: The timeline on this has always
14 been very unclear. It's very hard -- it's hard to
15 prove a negative. But I've never had any information
16 from Ms. Peters proving, I think, that conclusively. I
17 think having an expert look at it is not inappropriate.
18 It may be such a minimus interest. If I could consult
19 with Ms. Rena, it might not be worth paying the expert
20 to do.

21 THE COURT: That also sounds like a
22 reasonable position to take, but the juice isn't worth
23 the squeeze given what's going on here. Why don't you
24 take five minutes and talk to her. I'll step down so
25 you can do that. And that may resolve this other
26 issue.

27 MS. HARTLEY: Thank you, your Honor.

28 MS. PETERS: Thank you, your Honor.

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1 (Recess taken.)

2 THE COURT: Back on the record. All parties
3 present with counsel.

4 Ms. Hartley.

5 MS. HARTLEY: Your Honor, neither my clients
6 -- we have Mr. Ramirez testimony -- my client --

7 Oh, I'm sorry. We'll stipulate to the court
8 reporter. She represents that she is licensed. I've
9 seen her before in here.

10 MS. PETERS: Yes. Although she used to work
11 here, she's no longer an employee of the Ventura County
12 Superior Court but we hired her for today's
13 proceedings.

14 THE COURT: Okay. Very good.

15 Ms. Hartley.

16 MS. PETERS: And we stipulate to the court
17 reporter.

18 MS. HARTLEY: On the issue of the QDRO, my
19 client has no recollection that would contradict
20 Mr. Ramirez's testimony. Ms. Rena has no recollection
21 that would contradict his testimony. Based only his
22 testimony, any interest would be minimus and we are
23 going to waive any interest in his retirement.

24 THE COURT: Is that correct, Ms. Ramirez?

25 THE PETITIONER: Yes.

26 THE COURT: Is that correct, Madam Guardian
27 ad Litem?

28 GUARDIAN AD LITEM: Yes.

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1 THE COURT: Petitioner waives any interest in
2 the pension.

3 MS. PETERS: So it's ordered to my client as
4 his sole and separate property, your Honor?

5 THE COURT: It is. And we inch ever closer
6 to resolving the remaining issues.

7 What next?

8 MS. HARTLEY: I would ask that all personal
9 property in either party's possession be awarded to him
10 or her without offset.

11 MS. PETERS: I would agree.

12 THE COURT: Mr. Ramirez, do you agree?

13 THE RESPONDENT: Yes.

14 THE COURT: Ms. Ramirez, do you agree?

15 THE PETITIONER: Yes.

16 THE COURT: Madam Guardian ad Litem?

17 GUARDIAN AD LITEM: Yes.

18 THE COURT: All personal property in the
19 possession of each party is awarded to them
20 individually as their separate property.

21 MS. HARTLEY: I would ask any debts in either
22 party's name include -- that have not already been
23 dealt with be awarded to him or her as their sole and
24 separate property.

25 THE COURT: Ms. Peters?

26 MS. PETERS: I would agree.

27 THE COURT: Sir, do you agree?

28 THE RESPONDENT: Yes.

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1 THE COURT: Ms. Ramirez, do you agree?

2 THE PETITIONER: Yes.

3 THE COURT: Madam Guardian ad Litem?

4 GUARDIAN AD LITEM: Yes.

5 THE COURT: Any debts in the parties' names
6 not otherwise addressed throughout this proceeding are
7 awarded to them as their separate debt. All right.

8 MS. HARTLEY: Furniture, furnishings, stuff
9 like that, that falls under personal property?

10 THE COURT: It should.

11 MS. PETERS: Well, it doesn't, but we'll
12 agree that the furniture, furnishings and fixtures in
13 the possession of each party is their sole and separate
14 property.

15 THE COURT: Right. We are not going to get
16 down to dividing up the pots and pans. Whatever you
17 folks have in your possession is yours. Okay?

18 MS. PETERS: Thank you, your Honor.

19 THE COURT: All right. What else can we wrap
20 up here and now?

21 MS. HARTLEY: I think that constitutes the
22 issues -- constitutes all of the issues before the
23 Court except fees.

24 THE COURT: Ms. Peters.

25 MS. PETERS: I would -- I would agree
26 including discovery sanctions, of course.

27 THE COURT: Right. Okay. So --

28 MS. PETERS: And I would need to take

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1 Ms. Ramirez's testimony and go through some exhibits to
2 prove my point.

3 MS. HARTLEY: I would ask the Court to make a
4 threshold finding as to whether the fees from the
5 Court's perspective has been reasonable and whether
6 there is a fund that the Court sees from which fees can
7 be made payable.

8 MS. PETERS: And in making that threshold
9 finding, I would remind the Court that in order to pay
10 my client, Ms. Ramirez is probably going to have to
11 sell the house. So there's money within the house and
12 some of the sanctions could go towards her client -- I
13 mean towards counsel personally.

14 THE COURT: All right. Let's take a brief
15 break and let me see counsel one more time in chambers.

16 (Recess taken.)

17 THE COURT: We are back on the record in the
18 Ramirez matter. Both parties are present with counsel.

19 Ms. Hartley, we had discussed the matter of
20 the guardian ad litem in chambers. What's the current
21 status?

22 MS. HARTLEY: Yes. Ms. Rena has no
23 percipient knowledge of the issues, I believe,
24 certainly before she was appointed as guardian ad
25 litem. And she would like to be excused and
26 Ms. Ramirez is okay with her being excused because she
27 has a commitment that she has to make that has arisen
28 unexpectedly.

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1 THE COURT: So with regards to the issues
2 before the Court, it would appear that the guardian ad
3 litem would have no knowledge?

4 MS. PETERS: Correct.

5 THE COURT: Ms. Ramirez, are you comfortable
6 with the guardian ad litem being excused and you remain
7 present for the balance of the proceeding with your
8 attorney?

9 THE PETITIONER: Yes.

10 THE COURT: And you believe that you are able
11 to understand what's going on and to be able to consult
12 with your attorney and ask her questions and understand
13 her responses?

14 You have to answer out loud.

15 THE PETITIONER: Yes.

16 THE COURT: All right. Ms. Peters, any
17 comment?

18 MS. PETERS: No, your Honor.

19 THE COURT: Okay. Very good. Then the
20 request is granted. Guardian ad litem can be excused
21 for the balance of the proceeding today.

22 MS. HARTLEY: If the Court is going to make
23 its ruling today, just to verify, the existence of the
24 guardian ad litem appointment ceases upon judgment,
25 right?

26 THE COURT: Yes.

27 MS. HARTLEY: Thank you, your Honor.

28 MS. PETERS: And your Honor, can we do

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1 status?

2 THE COURT: You'd like to take status now?

3 MS. PETERS: Ms. Hartley took status. If we
4 could get status out of the way.

5 THE COURT: Sure. All right. Parties have
6 previously been sworn.

7 Ms. Ramirez, are you the petitioner in this
8 matter?

9 THE PETITIONER: Yes.

10 THE COURT: When you filed your petition,
11 have you been a resident of the State of California for
12 the preceding six months and a resident of this county
13 for the preceding three months?

14 THE PETITIONER: Yes.

15 THE COURT: During the course of your
16 marriage, did certain irreconcilable differences lead
17 to the irremediable breakdown of your marriage?

18 THE PETITIONER: Yes.

19 THE COURT: Do you think that the passage of
20 time, the assistance of this court or any counseling
21 could help save your marriage?

22 THE PETITIONER: No.

23 THE COURT: Are you requesting that your
24 former name be restored?

25 THE PETITIONER: Yes.

26 THE COURT: And what's your former name?

27 THE PETITIONER: Linda Flores.

28 THE COURT: Linda Flores. Any middle name?

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1 THE PETITIONER: No.

2 THE COURT: The Court acquired jurisdiction
3 on --

4 THE CLERK: 7/16/17 by service.

5 THE COURT: -- 7/16/2017 by service. Court
6 grants judgment of dissolution of marriage and orders
7 that the marriage be dissolved and the marital status
8 is terminated effective today, February 25th, 2022.

9 Court further orders that the petitioner's
10 former name be restored and that name is Linda Flores.
11 However, for this proceeding, it was filed under Linda
12 Ramirez, remains your name on this proceeding -- on
13 this file, I should say, or this action.

14 All right. Anything else with regards to
15 status?

16 MS. PETERS: I think that's it. If the Court
17 will return the parties to their single status.

18 THE COURT: You are both returned to single
19 status. You are now single people. So February 25th,
20 2022 at 10:59 a.m.

21 MS. HARTLEY: Thank you, your Honor.

22 THE COURT: You are welcome. All right. I
23 believe this is Ms. Peters.

24 MS. PETERS: The petitioner goes first
25 unless -- do you have anything?

26 MS. HARTLEY: I'm not seeking fees.

27 MS. PETERS: Okay.

28 MS. HARTLEY: I don't think there's a

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1 foundational basis. I don't think there's a financial
2 basis for fees.

3 THE COURT: So petitioner is not seeking any
4 fees?

5 MS. HARTLEY: We are not.

6 THE COURT: Okay. Very good.

7 MS. PETERS: Thank you, your Honor. Can I
8 call Ms. Ramirez as a 776 witness and I have a exhibit
9 book over there for her.

10 THE COURT: You may.

11 Ma'am, if you'll just come around and walk
12 down that row and take a seat in front of the
13 microphone where the binder is. And then if you'll
14 pull the microphone, just bend it down so it's pointed
15 directly at your mouth and make sure that you speak up
16 so we can hear you.

17 Ms. Peters is going to ask you questions. I
18 want you to listen closely and do your best to answer
19 the question. Don't answer the question that you wish
20 or prefer she asked. Do your best to answer the
21 question she's asking. If there is an objection, stop
22 talking so that the Court can rule on it. If an
23 objection is sustained, it means you may not answer.
24 If the objection is overruled, it means you may go
25 ahead and answer the question. And if you can't
26 remember what to do, don't worry about it. The Court
27 will let you know.

28 All right. The court reporter is taking

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1 everything down. It's very important that we only have
2 one person speaking at a time because the court
3 reporter can't report and have an accurate record if we
4 have people talking over each other. So if you know or
5 you believe you know where Ms. Peters is going with a
6 question before she's done asking it, don't start
7 answering while she's still talking. Okay?

8 All right. Very good. Thank you.

9 Ms. Peters, you may inquire.

10 MS. PETERS: Thank you, your Honor.

11

12 LINDA RAMIREZ,

13 a witness called by the Respondent

14 was examined and testified as follows:

15

16 DIRECT EXAMINATION

17 BY MS. PETERS:

18 Q. Ms. Ramirez, if you look at what's been --
19 there's a binder in front of you. Do you have that?

20 A. Yes.

21 Q. If you can turn to Exhibit A. Do you see that
22 document there?

23 A. Yes.

24 Q. And at the bottom on 7/6/2017, is that your
25 signature?

26 A. Yes.

27 Q. Okay. Now, did you -- looking at the next
28 one, two -- next two pages that's attached or one page

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1 it looks like that's attached, did you serve these on
2 Mr. Ramirez?

3 A. That is my signature, but -- yeah, I don't
4 know. This was a long time ago.

5 Q. But you filled this out; is that correct?

6 A. I'm not sure. I think I may have had help
7 with this.

8 Q. Okay. But you did sign it under penalty of
9 perjury what the values of this was, correct, the
10 assets?

11 A. Looks like I may have did it in a hurry.

12 Q. Okay. But you are the one who -- if someone
13 helped you with this, would that be the Self Help
14 Center?

15 A. I believe so.

16 Q. Okay. But you gave them the values, correct?

17 A. Yes, it looks like I did.

18 Q. Okay. And if you'll turn to Exhibit B at the
19 bottom of this page, 12/2019, that's your signature,
20 correct?

21 A. Yes, it looks like it.

22 Q. And so this is now more than two years after
23 your initial disclosures; is that right?

24 THE COURT: You are referring to the date for
25 Exhibit A?

26 MS. PETERS: Exhibit A shows 2017, July and
27 Exhibit B shows December 20th, 2019.

28

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1 BY MS. PETERS:

2 Q. Is that when you signed this, December 20th,
3 2019?

4 A. That's the date on here. You are asking me to
5 remember this stuff. I see that date on here.

6 Q. Okay. So if you can turn -- so if you turn
7 the page, it has a statement regarding disclosure of all
8 material facts. Do you see that? Were you aware of
9 this document when you signed it?

10 A. I can't remember this.

11 Q. Okay. If you don't remember, you don't
12 remember. All right. So go to the next page. Do you
13 remember providing these tax returns?

14 A. I don't remember.

15 Q. Okay.

16 A. I believe Raul has access to this too.

17 Q. I'm sorry?

18 A. I believe Raul has access to this.

19 Q. Okay. So if you turn -- pass the two sets of
20 tax returns and there's a Form FL141. You see that,
21 right?

22 A. Yes.

23 Q. And then you turn to the next page. So now it
24 says regarding the assets, to be determined. Is there a
25 reason why -- if you look at page one, two, three, four
26 of the document, there are no values this time. Is
27 there a reason why you didn't know what the values were
28 now but you knew what they were in 2017?

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1 A. I can't remember this.
2 Q. Okay.
3 A. I can't remember this.
4 Q. Okay. Was there a way for you to figure out
5 what the value of your house was?
6 A. Yes, through my appraiser.
7 Q. And you had a value in 2017, correct?
8 A. I don't know.
9 Q. Okay. Did you do anything to try to determine
10 what the value was?
11 MS. HARTLEY: At what time?
12 THE COURT: Sustained as to time.
13 BY MS. PETERS:
14 Q. So this document was signed in 2000 --
15 December of 2019. Before signing this document, what,
16 if anything, did you do to find out what the value of
17 those assets were?
18 A. I can't recall.
19 Q. So is it your testimony you don't remember
20 doing anything to determine what the assets were?
21 A. No, I don't.
22 Q. How do you pay your bills?
23 A. By the statement that comes in.
24 Q. So your statements come to your house?
25 A. Yes.
26 Q. Do you have access to statements online?
27 A. No. I have a little difficulty getting in
28 there. I don't trust being on the internet. I don't

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1 like it. I don't do social media. I don't like any of
2 that. No.

3 Q. So your testimony right now is you don't go on
4 the internet to get any information?

5 A. No.

6 Q. Is that no, you don't go on the internet or
7 no, that's not your testimony for clarification?

8 MS. HARTLEY: I think it's become compound.

9 Can we make it a clear question?

10 THE COURT: I'll allow you to rephrase,
11 Counsel.

12 BY MS. PETERS:

13 Q. So my question was: Is it your testimony that
14 you don't go on to the internet to obtain information
15 regarding your billing?

16 A. I'm trying to think what bills I pull out of
17 there. They usually come in the mail.

18 Q. Okay. So do you have a roommate?

19 A. No.

20 Q. Do you recall a time where our office sent
21 your attorney discovery requests to produce documents?
22 Look at Exhibit I and tell me if you've seen this
23 document before.

24 A. All these documents look the same to me to be
25 honest with you.

26 Q. Okay. So --

27 A. You are asking me to recall this. No.

28 Q. So were you asked to obtain documents to give

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1 to our office?

2 MS. HARTLEY: Objection. Attorney-client
3 privilege.

4 THE COURT: Overruled with regards to whether
5 or not she was asked to provide documents responsive to
6 a discovery request.

7 MS. HARTLEY: Fair enough.

8 THE COURT: So you can answer, ma'am. Were
9 you asked to provide documents to give to your attorney
10 for a discovery request by the other side?

11 MS. HARTLEY: And I would ask for
12 clarification as to time.

13 THE COURT: And that's a fair point. If you
14 can give us a timeframe, Ms. Peters.

15 MS. PETERS: At some point in March of 2020.

16 THE COURT: So approximately March of 2020,
17 is that what you said?

18 BY MS. PETERS:

19 Q. Well, March 11th is when I propounded it. So
20 at some point in March 2020, were you asked to provide
21 documents?

22 A. I don't know if March 2020 -- I don't know.
23 You are asking me to give you a certain timeframe. I
24 don't know.

25 Q. Okay. Absent a timeframe, were you ever asked
26 to provide documents that were going to be given to my
27 office?

28 A. They were subpoenaed. The documents were

1 subpoenaed from my attorney.

2 Q. So what do you mean by that?

3 A. She subpoenaed the documents.

4 Q. Okay. So she subpoenaed some documents but
5 did she ever ask you for documents to provide to me?

6 MS. HARTLEY: Objection. Attorney-client
7 privilege.

8 THE COURT: So again, same response from the
9 Court. This is all about whether or not she was asked
10 to provide documents responsive to a request, a
11 discovery request from the other side. So it's not
12 about the contents of the discussions between the
13 attorney and the client beyond a request for
14 information passed through the attorney to the client.
15 So the Court does not sustain that objection.

16 Were you asked through your attorney to
17 provide documents to give to the other side at any
18 time?

19 The Court is not putting a timeframe on it
20 because she testified she's having a difficult time
21 with timeframes.

22 So were you ever asked by your attorney to
23 provide documents to give to the other side?

24 THE WITNESS: I can't recall.

25 MS. PETERS: So your Honor, I'm going to ask
26 that Exhibit I be moved into evidence.

27 THE COURT: Give me just a moment, please.
28 And I'll save it for argument, but I want it in

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1 evidence.

2 MS. HARTLEY: I think I is already in
3 evidence in pleadings previously filed with this court.

4 THE COURT: I think it's more appropriate for
5 the Court to take judicial notice of Petitioner's
6 objections to demand for production which is marked as
7 I, but the Court already has it. It's a distinction
8 without a difference. The Court will receive I. It's
9 all for the same purpose.

10 MS. PETERS: Okay. Thank you, your Honor.

11 So I'm going to show the witness which has
12 been marked as Exhibit I's attachment because it didn't
13 fit in the book.

14 THE COURT: Is this the 917 copies?

15 MS. HARTLEY: I have a copy if you want to
16 use it or --

17 MS. PETERS: That would be helpful.

18 MS. HARTLEY: Okay.

19 THE COURT: Is that your only copy,
20 Ms. Peters?

21 MS. PETERS: It is, your Honor.

22 THE COURT: Why don't you let Ms. Hartley
23 provide it to the witness.

24 MS. PETERS: If you can give it to her in a
25 way that she can -- it would be easier if she can sit
26 at a table.

27 THE COURT: So your client is most
28 comfortable not sitting with counsel, is that correct,

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1 Ms. Hartley?

2 MS. HARTLEY: That is correct. I mean I'd
3 like to have my client next to me, but she's more
4 comfortable being socially distanced. If Ms. Lamas can
5 sit back here, the witness can sit here.

6 THE COURT: All right. So Ms. Ramirez, if
7 you'd take your binder and you go sit at counsel table.
8 Ms. Lamas will move away from counsel table and
9 Ms. Hartley will sit as far away from you as she can.
10 And that should make it easier for you to take a look
11 at the stuff.

12 And Ms. Hartley, if you'll put that
13 microphone towards your client so we can hear her.

14 MS. HARTLEY: Now I don't have a copy of this
15 exhibit.

16 MS. PETERS: If you can turn to Exhibit J.

17 MS. HARTLEY: Do you know what Bates stamp
18 page that is?

19 THE COURT: Wait a minute. Are we still in
20 your exhibit book right now?

21 MS. PETERS: We are in the Exhibit B to
22 coordinate with the 917 pages is the actual request.
23 And that's Exhibit J so we can follow along as we go,
24 what was asked for and what was produced.

25 THE COURT: All right. So you want to go to
26 Exhibit J in the book?

27 MS. PETERS: In the book.

28 THE COURT: So Ms. Ramirez, if you'll turn to

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1 Exhibit J in that binder, please.

2 MS. HARTLEY: Your Honor, the Court has
3 already made a ruling on this. So I'm not sure of the
4 point of consuming the Court's time on this.

5 MS. PETERS: The Court said it would review
6 these documents at trial, which it hadn't done before.
7 You know, I could just save this and have the Court
8 look to specific Bates stamps which would probably
9 still make my point if the Court wants to do that.

10 THE COURT: Whatever gets it done the fastest
11 is going to be the best use of the Court's time and
12 your client's time, quite frankly.

13 MS. PETERS: I agree. So I'll skip a lot of
14 this stuff to save time.

15 THE COURT: All right. So is the Court
16 looking at the attachments for Exhibit I or Exhibit J?

17 MS. PETERS: Exhibit -- well, hold on.

18 THE COURT: Exhibit I is 600 pages. Exhibit
19 J is 916 pages.

20 MS. PETERS: We are looking at Exhibit I.

21 THE COURT: Okay. 600 pages is -- hold on.
22 600 pages is J. 916 pages is I.

23 MS. PETERS: So we want I.

24 MS. HARTLEY: I haven't been provided Exhibit
25 J. Is that the supplemental responses?

26 THE COURT: Well, we are looking at I right
27 now, the 916 pages.

28 MS. PETERS: Yes.

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1 THE COURT: Okay.

2 MS. PETERS: I want to start with before we
3 get to the voluminous documents to note this was after
4 the Court's order and the responses if you look to --
5 well, first there's preliminary objections which are
6 not appropriate. They weren't responded to on time,
7 which makes all objections waived.

8 But if the Court will look starting on page
9 three, the demand one was objected to. And it was for
10 a request for other income, but they were objected to.
11 And if you go all the way down to just before item two,
12 it says "Alternative additional documents, if they
13 exist, may be subpoenaed from the Social Security
14 office," which I think was inappropriate. If you look
15 at --

16 MS. HARTLEY: If I may, your Honor. Let's
17 make sure we have the complete thing. The body of this
18 is -- she's -- request is burdensome as it requires
19 respondent party to leave the residence during a
20 quarantine to accomplish nonessential activity when she
21 is immunocompromised, request is compound. It goes on.

22 THE COURT: Let's deal with this argument.
23 Let's have this witness, whatever you want to ask her
24 about the 916 pages, ask her about it. And then we can
25 deal with whatever argument you folks are going to
26 have.

27 MS. PETERS: Okay.

28 THE COURT: So the Court's got attachment

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1 one, the 916 pages before it.

2 MS. PETERS: Okay. Can we just move this
3 into evidence and then I'll save all of it for
4 argument? I think we can do it that way because I
5 anticipate no recollection to most things.

6 But let me ask a couple of questions first
7 though.

8 BY MS. PETERS:

9 Q. All right. Turning to -- mine were Bates
10 stamped and the Court's were Bates stamped, but this one
11 is not.

12 THE COURT: When Ms. Peters refers to Bates
13 stamped, the numbers in the bottom of the right-hand
14 side corner in the stack of paper. She's going to
15 refer you to a page based on the number in the
16 right-hand corner.

17 BY MS. PETERS:

18 Q. When you go through here and you get to
19 attachment one.

20 MS. HARTLEY: What's the Bates? The one you
21 are referring to is Bates stamped.

22 MS. PETERS: I don't have --

23 BY MS. PETERS:

24 Q. It's Bates stamped number one. If you go past
25 number one to Bates stamp number two, do you see that
26 document?

27 THE COURT: It will have a two in the bottom
28 right-hand corner.

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1 BY MS. PETERS:

2 Q. Okay. So this document is from the Social
3 Security administration, correct?

4 A. Yes.

5 Q. Okay. And is this income you received after
6 filing your last tax return?

7 MS. HARTLEY: Wait. Vague as to time. Which
8 tax return are we talking about?

9 MS. PETERS: The last tax return she had
10 filed.

11 MS. HARTLEY: Foundation.

12 THE COURT: Hold on. Objection is sustained.
13 Give us a calendar year or something.

14 MS. PETERS: Okay. Well, the request for
15 production was for her to file -- to provide all income
16 she received after filing her last tax return. And by
17 way of example was if she filed her last tax return in
18 2018, then any income she received at that point. Now,
19 she filed tax returns as we saw 2017 and 2018.

20 BY MS. PETERS:

21 Q. So my question is was this income you received
22 after filing your last tax return?

23 All right. What you have here on page --

24 MS. HARTLEY: We can wait for her to answer.

25 THE COURT: Right. Let's wait for her to
26 answer. Yes. No. I don't know. I don't understand
27 the question.

28 THE WITNESS: I don't know. I don't

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1 understand the question. I see a comment here. It
2 says -- it's confusing.

3 BY MS. PETERS:

4 Q. Do you know what this document is?

5 A. I know what the document is.

6 Q. What is this document?

7 A. My Social Security income.

8 Q. And this is for when?

9 A. It says from December 2017 to December through
10 December -- or 2017, yeah.

11 Q. Okay. And who wrote that comment in the
12 corner up on the right-hand corner?

13 A. That looks like my writing.

14 Q. Okay.

15 A. Where it says it's confusing.

16 Q. Well, it says, "See page six. Attached two
17 copies. 2F confusing. Three different follow." So
18 what are 2Fs?

19 A. Excuse me. Can you repeat that?

20 THE COURT: Hold on. Is this your writing in
21 the upper right-hand corner?

22 THE PETITIONER: It looks like my writing.

23 MS. PETERS: What does it say? Just read it
24 to us.

25 THE WITNESS: It says, "Hartley see page six.
26 Attached two copies. It's confusing."

27 MS. PETERS: Okay.

28

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1 BY MS. PETERS:

2 Q. So what did you mean by three different to
3 follow?

4 A. I don't know if -- I don't know. I don't know
5 when I wrote that. I don't know.

6 Q. Okay. So were you receiving any income in
7 2020?

8 MS. HARTLEY: This is in evidence already.
9 It's on her I&E. She was receiving disability income
10 and she was receiving I think by 2020 support from
11 Mr. Ramirez.

12 MS. PETERS: Okay. And the question is going
13 to be, well, then why isn't any of that here?

14 MS. HARTLEY: It is here. That's her Social
15 Security statement.

16 MS. PETERS: From 2017 over and over again
17 for 47 pages, correct?

18 MS. HARTLEY: I don't think it should be the
19 same one.

20 THE PETITIONER: It shouldn't be.

21 MS. HARTLEY: It's not.

22 THE COURT: The Court is looking at it. The
23 first 15 pages are all from that statement. It's dated
24 December 11, 2017. In the upper right-hand corner, it
25 says page 14 of 14. And the Court looks at Bates stamp
26 page 15. And it's a three-page letter regarding
27 benefits in 2018. So that doesn't appear to be the
28 same item. And the Court moves to the next document

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1 which is a two-page letter from the Social Security
2 administration dated October 8, 2019.

3 And then Bates stamped page 21 is another
4 communication from the Social Security administration
5 dealing with February of 2020, and it's a three-page
6 document. So, so far the Court is not seeing a
7 repetition.

8 And then beginning at Bates stamped page 24,
9 there are money grounds.

10 MS. PETERS: If we can go to Bates stamp 23.

11 THE COURT: Bates stamp 23.

12 BY MS. PETERS:

13 Q. Can you tell me what that is?

14 A. That is my Social Security disability.

15 Q. Are you -- are you sure it's your Social
16 Security disability?

17 A. Oh. No.

18 MS. HARTLEY: It says "SDI."

19 THE WITNESS: Yeah.

20 BY MS. PETERS:

21 Q. But these are your yearly earnings through
22 Social Security; is that correct?

23 A. I don't know. It says three of three.

24 Q. Right. But you only provided the one page,
25 three of three, correct?

26 A. I'm not sure.

27 Q. And at the bottom it says date produced was
28 4/29/2019. Do you remember how you got this document?

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1 A. No, I don't. No.

2 Q. Okay.

3 A. I'm shocked to see that date there.

4 Q. Okay. And then if you look at the page before
5 and the page after, this is the only document here,
6 correct?

7 MS. HARTLEY: Well, not the only document.

8 BY MS. PETERS:

9 Q. The only page of this particular document,
10 correct?

11 A. It looks to be that way.

12 Q. Okay. So on Bates stamp 24, this -- can you
13 tell me what this is?

14 A. Uh-huh. This is alimony payment.

15 Q. And it was received in 8/6/2020?

16 A. I think so.

17 Q. And did you write that?

18 A. I did write that.

19 Q. Okay. And so you provided one, two, three,
20 four, five payments of alimony that you received,
21 correct?

22 THE COURT: And those are Bates stamped
23 pages?

24 MS. PETERS: 24 through 29.

25 THE COURT: Bates stamped pages 24 through
26 29. So the question was are these copies of alimony or
27 spousal support payments?

28 THE WITNESS: Those are some copies, yes.

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1 BY MS. PETERS:

2 Q. And when did you take those copies?

3 A. I don't know.

4 Q. And then there's 1099s related to your actual
5 tax returns, correct?

6 THE COURT: Bates stamped pages what?

7 MS. PETERS: Page 30 through 32.

8 THE COURT: Pages 30 through 32. Are those
9 1099s, ma'am? Your 1099s?

10 THE WITNESS: Yes.

11 BY MS. PETERS:

12 Q. And then we have Social Security letters
13 again, right?

14 A. Yes.

15 Q. Are these the same ones you produced
16 previously?

17 A. This one here, I think I just got this one
18 through the mail.

19 THE COURT: What Bates stamp page are you
20 discussing, ma'am?

21 THE PETITIONER: 32.

22 MS. PETERS: 33, I think it is.

23 THE COURT: Look at the bottom right-hand
24 corner. It's the Social Security letter. What page
25 number?

26 THE WITNESS: This one is 31, or 33.

27 THE COURT: 33, okay.

28

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1 BY MS. PETERS:

2 Q. Okay. So that's -- so it's Social Security
3 information all the way from 33 to 37, correct?
4 Actually, it's until 38, correct?

5 MS. HARTLEY: I think it goes over to 43.
6 And then we go to the next attachment.

7 THE COURT: Page 39 looks like it's part of
8 that letter as well.

9 BY MS. PETERS:

10 Q. Right. Is there a reason we only have a
11 picture of the envelope?

12 THE COURT: What page are you referring to?

13 MS. PETERS: 39, that the Court is referring
14 to.

15 THE COURT: Page 39, the Court has page three
16 of three. So 37 is page one of a letter dated
17 April 15, 2019. And then page Bates stamp 38 is page
18 two of that letter. And then Bates stamped 39 appears
19 to be simply the last page of the letter stating what
20 the enclosures are. That's what the Court has.

21 MS. PETERS: And I have something different.

22 So then when we get to Bates stamp 44, does
23 the Court have Attachment No. 3?

24 THE COURT: Bates stamp 44, Attachment No. 3.

25 BY MS. PETERS:

26 Q. So this entire one was supposed to be for
27 income since your last tax returns. So other than the
28 Social Security income and your spousal support, did you

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1 have any other income at all?

2 A. For what year?

3 Q. After 2018 -- or what you attached here
4 because we ended up not getting anything until
5 September, right?

6 A. You expect me to remember all this?

7 Q. Okay.

8 THE COURT: Ma'am, I don't want you to give
9 that kind of commentary. If you can answer the
10 question. You know, you don't know. Let's keep it
11 pretty tight here.

12 Okay. So Ms. Peters, ask a question and then
13 get a response.

14 THE WITNESS: Repeat the question, please.

15 BY MS. PETERS:

16 Q. Okay. These are documents in response to any
17 income you had past your last tax returns filed in 2018.
18 Were there any other documents other than the Social
19 Security documents from 2017, 2018 and 2019?

20 A. I don't think so.

21 Q. Okay.

22 MS. HARTLEY: This response was verified on
23 in 2020, I think September 2020.

24 MS. PETERS: So I just ask the Court note
25 when you get to Bates stamp 95 through 104, they are
26 all upside down.

27 THE COURT: Well, there are a number of them
28 upside down. There's some that are upside down, there

1 are some that are right-side up, as the Court thumbs
2 through.

3 MS. PETERS: Okay. And I'm going to skip
4 through some of this just to get to the more -- so if
5 you can get to 158.

6 THE COURT: Bates stamp 158.

7 MS. PETERS: Yes, please. This is in
8 response to loans.

9 BY MS. PETERS:

10 Q. Can you tell me what 158 is?

11 A. CMH.

12 Q. And did you borrow money from them?

13 A. No. That's a hospital.

14 Q. Okay. And so 159, the credit union statement
15 showing \$5. Did you borrow money from them?

16 A. No.

17 Q. And so on the bottom of Bates stamp 160, which
18 is page -- appears to be page two, it says -- it shows
19 mail Yahoo. What is that, do you know?

20 MS. HARTLEY: Where are you looking?

21 MS. PETERS: All the way at the bottom of
22 Bates stamped page 160. It appears to be from the
23 internet.

24 BY MS. PETERS:

25 Q. Do you know why that's there?

26 THE COURT: Court's looking at Bates stamp
27 page 160, bottom. Appears to show an e-mail address
28 and a date of 1/22/2020. And then at the very top, the

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1 Court would interpret that as the subject line:
2 Receipt for payment miscommunications from a debt
3 collector - Yahoo mail. That's what the Court is
4 looking at.

5 The question is: What is that, ma'am?

6 THE PETITIONER: This does look like a
7 receipt that was sent to my e-mail.

8 BY MS. PETERS:

9 Q. So you do have an e-mail account?

10 A. I do.

11 MS. HARTLEY: She didn't say she didn't.

12 THE PETITIONER: No.

13 BY MS. PETERS:

14 Q. So when you testified earlier that you have
15 nothing to do with the computer and online --

16 MS. HARTLEY: Misstates the evidence.

17 THE COURT: Sustained. What the Court heard
18 the witness state is she doesn't participate in social
19 media. She doesn't do online banking. That's what the
20 Court heard. The Court heard nothing about whether or
21 not she uses e-mail.

22 MS. PETERS: Okay.

23 BY MS. PETERS:

24 Q. When you get to 166 --

25 THE COURT: Bates stamped 166?

26 MS. PETERS: 166. So this is the -- it's
27 disclosures, but not the actual --

28 THE COURT: I couldn't hear you, Ms. Peters.

1 BY MS. PETERS:

2 Q. It's disclosures but it's not actually a loan
3 document, correct?

4 MS. HARTLEY: I think the document speaks for
5 itself. It's a loan for a loan disclosure.

6 THE COURT: It's a three-page document, goes
7 from Bates stamp 166 through 168. And page three,
8 which has no signature states at the top, "Copy of
9 Disclosure Describing Equity Line of Credit."

10 So certainly looks to the Court like just a
11 disclosure statement.

12 BY MS. PETERS:

13 Q. But it wasn't signed, right?

14 THE COURT: Ma'am, was it signed, this copy,
15 166 through 168 Bates stamp is?

16 THE PETITIONER: No.

17 BY MS. PETERS:

18 Q. Okay. Was that loan taken out after 2017?

19 MS. HARTLEY: This is the home equity line of
20 credit. We already stipulated that was taken out
21 before marriage and it's hers.

22 MS. PETERS: My demand was for documents from
23 2017 to production for loan applications, so this was
24 taken out in when? 2005?

25 MS. HARTLEY: I need to see the demand.

26 THE COURT: The Court notes page Bates stamp
27 page 169 has a date on it. Good faith estimate for a
28 HELOC from 2005.

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1 MS. PETERS: Okay. And so this goes on for
2 all the way through 2000 -- 237 Bates stamp with no
3 signatures.

4 THE COURT: Through page Bates stamp 237.
5 Give me a moment.

6 MS. HARTLEY: Ms. Peters, did you also put
7 the demand into evidence?

8 MS. PETERS: If not, I will. You can follow
9 along with me if you want.

10 MS. HARTLEY: I don't have your demand in my
11 exhibit book. What attachment is this?

12 MS. PETERS: So this is all attachment three.

13 MS. HARTLEY: Okay.

14 THE COURT: So the Court's paging through it
15 and it looks like certainly an application for a loan.
16 The Court doesn't see any signatures on it. It's all
17 premarriage. The Court sees the early Oct for dates.
18 This is all concerning the Miramar Walk property,
19 including estimates of costs.

20 And the Court finally comes across a
21 signature where petitioner, Bates stamp 244, 245,
22 conditional loan approval July of '05 with what
23 purports to be her signature on 245.

24 MS. HARTLEY: Okay. The misunderstanding
25 here may be we look at -- she's asking for loans from
26 2017 on. She's been paying on this from 2017 on, so --

27 THE COURT: So that will be an argument,
28 then, we can hear a little later.

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1 MS. HARTLEY: That's why this is responsive.

2 THE COURT: So we'll hear that later on.

3 MS. PETERS: I would ask the Court to take
4 notice of the sheer volume of this response with the
5 amortization table in here at least twice, maybe three
6 times going all the way through to --

7 THE COURT: So let me save everybody some
8 time here. The Court is happy to take notice of what
9 was produced and what you are arguing and what we have.

10 MS. PETERS: Okay.

11 THE COURT: I think it's pretty clear that
12 nobody is going to dispute that it was produced by
13 petitioner. Petitioner is not going to dispute that
14 this was sent over to you. So I'm happy to hear
15 argument from counsel. I'm happy to look at all this.
16 The Court will readily admit it's a lot of paper and it
17 sounds like there's some argument about why some of it
18 was provided, which I'll hear later as well. There's
19 an ex parte the Court wants to take up. I am going to
20 order the parties during lunch to meet and confer and
21 at least go over some of this and see if there's
22 anything we can do to streamline the afternoon. And
23 I'll see everybody back at 1:30.

24 You don't have to take everything with you.
25 Feel free to leave your stuff at counsel table.

26 MS. HARTLEY: I'm not touching it.

27 THE COURT: The Court understands the issues.
28 Quite Frankly, it seems like if the parties are able to

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1 meet and confer during lunch, they may even be able to
2 narrow this a little more or maybe even reach some
3 resolution. The parties have made great stride this
4 morning. I'll see everybody back at 1:30.

5 (Lunch recess taken.)

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1 VENTURA, CALIFORNIA; FRIDAY, FEBRUARY 25, 2022

2 P.M. SESSION

3 --o0o--

4

5 THE COURT: Good afternoon, everyone. Going
6 back on the record on the Ramirez matter. All parties
7 are present with counsel. Court had a brief discussion
8 with the attorneys who have been hard at work during
9 lunch. And I believe we have a resolution with perhaps
10 one matter the Court has to rule on. Is that correct?

11 MS. HARTLEY: That's correct. Yes, your
12 Honor.

13 MS. PETERS: And there was one thing you just
14 remembered.

15 MS. HARTLEY: Yes. When the judgment is
16 final, when the ruling is final, my client needs 90
17 days to try to refinance the house. And I think
18 Ms. Peters agrees.

19 MS. PETERS: And if not, it gets sold, right?

20 MS. HARTLEY: If not, it gets sold.

21 THE COURT: All right. The Court's
22 understanding is there remains a question with regards
23 to 29 mortgage payments made post separation by
24 husband. Having reviewed the file, the Court believes
25 the amount at issue is approximately \$32,000, the issue
26 being whether or not husband is due reimbursement for
27 that amount. Does that fairly state the issue,
28 Ms. Hartley?

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1 MS. HARTLEY: Yes. The documentary evidence
2 shows he did make those payments and that is the
3 approximate amount.

4 MS. PETERS: Correct.

5 MS. HARTLEY: That we've agreed as being the
6 amount at issue.

7 THE COURT: All right. And Ms. Peters, I
8 don't think I need to hear anything from you at this
9 point. So let me ask Ms. Hartley what your comments
10 are on this issue.

11 MS. HARTLEY: Well, husband is obtaining a
12 Moore Marsden reimbursement, so his payments towards
13 this should be treated in one of two ways, neither of
14 which would include him getting a reimbursement for
15 that. One is that it would -- he was not paying any
16 support at that time so he should receive
17 reimbursement. This should be treated in lieu of the
18 support or at a minimum reduced because the support he
19 would have been paying, granted, would have been less
20 than what he was paying for the mortgage.

21 So I think that's a double dip that would be
22 appropriate for the Court to ease and not give his
23 reimbursement for the entire amount. It is sticky,
24 granted, because he was making payments post separation
25 for her separate property house. However, he's also
26 getting a portion of the fair rental value from the
27 house, so it did increase his interest in the property
28 as a result of the increased value in the house over

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1 the years. And I think he's already been made whole
2 with the fair rental value and with the Moore Marsden.

3 I think this is within the Court's discretion
4 to go either way. And that is a question of law, not
5 of fact. So I'm asking the Court to rule on that.

6 THE COURT: Thank you, Ms. Hartley.

7 Ms. Peters, a brief response.

8 MS. PETERS: Thank you, your Honor.

9 According to Marriage of Mohler, instead of getting
10 increased interest for the house in the payments he was
11 entitled to reimbursement. So he paid on a house
12 that's not his separate property so he got no benefit
13 from that. And I think he's entitled to all of it
14 back. And it was way more than any support she would
15 have been entitled to. On that, I'll submit.

16 THE COURT: Well, the Court, again, has
17 reviewed this file multiple times and prepared for
18 today's trial. And the Court agrees with respondent
19 that it is appropriate for him to be reimbursed for the
20 payments on the mortgage he made post separation. And
21 so the Court does order that the \$32,000 be reimbursed
22 to him by petitioner.

23 MS. HARTLEY: Not half of it, but the entire
24 amount?

25 THE COURT: That seems appropriate, yes.

26 MS. HARTLEY: Okay. If that is the Court's
27 ruling, we submit to it.

28

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1 THE COURT: Yes.

2 Let's see. Is there a stipulation with
3 regards to spousal support then?

4 MS. HARTLEY: We have agreed that spousal
5 support will terminate today. This is a marriage of
6 short duration. My client agrees that spousal support
7 will terminate today.

8 THE PETITIONER: Yes.

9 MS. HARTLEY: And we have further agreed that
10 both parties will waive all attorneys fees and costs
11 including sanctions.

12 THE COURT: Parties will bear their own
13 costs?

14 MS. PETERS: Correct, I agree.

15 THE COURT: Mr. Ramirez, you agree?

16 THE RESPONDENT: Yes.

17 THE COURT: And Ms. Ramirez, you agree?

18 THE PETITIONER: Yes.

19 MS. PETERS: And the equalization payment
20 will be paid within 90 days.

21 THE COURT: We'll get to that.

22 MS. HARTLEY: On entry of judgment because I
23 have to get it to you to look at.

24 THE COURT: Spousal terminates effective
25 today and Court terminates jurisdiction with regard to
26 spousal support today.

27 Attorney's fees and costs as well as requests
28 for sanctions are waived. Parties shall bear their own

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1 fees and costs.

2 Are the parties going to stipulate that they
3 will share the cost of the court reporter and the cost
4 of the transcript?

5 MS. PETERS: Yes, your Honor.

6 MS. HARTLEY: Yes, your Honor.

7 THE COURT: Very good. And then the parties
8 agree as well that wife shall have 90 days to refinance
9 and buy out husband. And if it does not occur within
10 90 days, then the parties agree the house will be
11 listed for sale and the parties will be ordered to
12 cooperate to effectuate the sale.

13 MS. HARTLEY: Well, she's the only party on
14 title, but I don't know if he'd have to cooperate.

15 THE COURT: To the extent that anybody has to
16 cooperate.

17 MS. HARTLEY: Yes, your Honor.

18 MS. PETERS: There's two liens that need to
19 be removed in escrow.

20 MS. HARTLEY: Those have been waived to her,
21 so --

22 THE COURT: Sounds like that's taken care of.
23 What else do we need to put on the record now?

24 MS. PETERS: Ms. Hartley is going to draft --

25 THE WITNESS: Ms. Hartley, you'll draft the
26 judgment?

27 MS. HARTLEY: Yes. I am requesting a
28 transcript to be sent to me. I'm going to rely heavily

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1 on the transcript for the judgment. So I would like to
2 be relieved from the 10-day requirement that I get it
3 out. I don't know how long it's going to take. The
4 court reporters are often very backed up.

5 MS. PETERS: If the court reporter can take a
6 break and answer that question.

7 (Discursion held off the record.)

8 MS. HARTLEY: That takes me out of the 10
9 days so I need to be relieved from that.

10 MS. PETERS: So she'll have 15 days.

11 MS. HARTLEY: 10 days from the time I get the
12 transcript.

13 MS. PETERS: There you go.

14 THE COURT: All right. 10 days after receipt
15 of transcript for the judgment.

16 MS. HARTLEY: And then 5.125 then will kick
17 in on the receipt of the transcript for me to get the
18 judgment to her and for her to get -- the 20 days to
19 get the response back to me.

20 THE COURT: That sounds appropriate as well.
21 So ordered. Any other unresolved issues?

22 MS. PETERS: I think we got it all covered at
23 this point.

24 MS. HARTLEY: If I could think of another
25 one, I would definitely bring it to your attention.

26 THE COURT: All right. I believe that wraps
27 it up then. The judgment essentially should serve as
28 the order after hearing.

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1 MS. PETERS: Right.

2 THE COURT: Okay. Let me just take a moment
3 to note that the attorneys have worked very hard in
4 representing the interest of their clients. There's
5 been a little bit of movement by the parties as well in
6 the spirit of compromise in an effort to get this thing
7 done so you folks can get on with your lives. And I
8 want to commend both the parties and their attorneys
9 for working together today to get this wrapped up. You
10 folks have waited a long time for this day and your
11 attorneys did good work and worked hard on behalf of
12 both of you.

13 Given that, we essentially have a settlement,
14 Ms. Peters, did you want to stipulate that the exhibits
15 are unmarked and may be returned to the parties?

16 MS. PETERS: Yes.

17 THE COURT: Since there's no need for them.
18 Any objection?

19 MS. HARTLEY: No objection.

20 THE COURT: So we'll return the exhibits to
21 the parties.

22 MS. HARTLEY: I have one point of
23 clarification based on Ms. Lamas. The 90 days is from
24 the entry of judgment because I need a judgment before
25 she can refinance.

26 MS. PETERS: Well, it doesn't have to be --
27 you don't need a judgment.

28 MS. HARTLEY: My understanding is she needs a

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1 judgment before she can refinance. When does the 90
2 days start ticking?

3 THE COURT: It would seem reasonable to the
4 Court -- hold on a second.

5 MS. PETERS: It's her sole and separate
6 property.

7 THE COURT: Right.

8 MS. PETERS: So all we need to do is sign
9 lien releases.

10 MS. HARTLEY: I think it's a lender
11 requirement. I'm not aware of exactly what it is. But
12 I've run into this with other clients who have been
13 unable to do so.

14 THE COURT: The Court doesn't have any
15 information about what lender requirements are. It's
16 clear that it's her separate property. Certainly to
17 the extent that you wanted to draft an order after
18 hearing or stipulation because there's been an
19 agreement here.

20 MS. HARTLEY: Judgment based on the
21 transcript.

22 THE COURT: Sure.

23 MS. PETERS: And you'll have the transcript.

24 MS. HARTLEY: Yes, in a couple of weeks.

25 THE COURT: Right. It's going to be in a
26 couple of weeks.

27 MS. PETERS: She can start the refinance,
28 submit that into escrow. The transcript will show but

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1 it doesn't even matter, it's her separate property.

2 MS. HARTLEY: I need a judgment showing she
3 is divorced and he has no interest. That has been my
4 experience lately.

5 THE COURT: Well, 90 days from today is
6 May 26th. Absent any showing that it couldn't be done
7 by May 26th, I think 90 days from today is appropriate.
8 If there's a problem with a lender, certainly the
9 parties can talk to each other and not come back to
10 Court because nobody wants to spend more money in this
11 case.

12 And given that the parties have settled all
13 the issues, it seems to the Court if there's
14 documentary notice from a lender that we need -- I need
15 it -- it seems reasonable to the Court that if a lender
16 in the midst of refi could do something that said we
17 need to actually see a judgment before we can do this,
18 respondent ought to cooperate with that.

19 MS. PETERS: It's in the best interest to do
20 that.

21 MS. HARTLEY: By then, hopefully we'll have
22 that.

23 THE COURT: So the Court is going to say 90
24 days from today. And if the parties run into a
25 problem, they'll communicate and get it done. Nothing
26 the Court is hearing would be anything other than a
27 third party throwing an obstacle in the way. If
28 there's no third party obstacle, it will be done 90

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1 days. 90 days from today is May 26th.
2 MS. PETERS: Fair enough.
3 MS. HARTLEY: Thank you, your Honor.
4 THE COURT: Thank you, everyone.
5 (Proceedings concluded.)
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1 SUPERIOR COURT OF THE STATE OF CALIFORNIA
2 FOR THE COUNTY OF VENTURA
3

4 In re the Matter of)
5 Petitioner: LINDA RAMIREZ) Case No. D382866
6 and) REPORTER'S CERTIFICATE
7 Respondent: RAUL C. RAMIREZ)
8
9
10
11

12 I, SALOME M. BRAND, CSR 12126, Certified
13 Shorthand Reporter of the State of California, for the
14 County of Ventura, do hereby certify that the foregoing
15 pages 1 through 65, inclusive, are a full, true and correct
16 transcript of the proceedings held on Friday, February 25
17 2022, in the above-entitled cause.

18 Dated at Camarillo, California, this 14th day March,
19 2022.
20

21 
22 SALOME M. BRAND, CSR 12126
23 Official Court Reporter
24
25
26
27
28

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EXHIBIT “D”

FL-180

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Carla L. Hartley, SBN: 249362 HARTLEY LAMAS ET AL. 5700 Ralston Street, Suite 210 Ventura, CA 93003 TELEPHONE NO.: 805-639-0600 FAX NO. (Optional): 805-639-0500 E-MAIL ADDRESS (Optional): InboundDocs@VCFamLaw.com ATTORNEY FOR (Name): Linda Ramirez		FOR COURT USE ONLY VENTURA SUPERIOR COURT FILED APR 11 2022 BRENDA L. McCORMICK Executive Officer and Clerk By: B. MAKE , Deputy.
SUPERIOR COURT OF CALIFORNIA, COUNTY OF VENTURA STREET ADDRESS: 800 S. Victoria Avenue MAILING ADDRESS: P.O. Box 6489 CITY AND ZIP CODE: Ventura, 93009 BRANCH NAME: Hall of Justice		
MARRIAGE OR PARTNERSHIP OF PETITIONER: LINDA RAMIREZ RESPONDENT: RAUL C. RAMIREZ		
JUDGMENT <input checked="" type="checkbox"/> DISSOLUTION <input type="checkbox"/> LEGAL SEPARATION <input type="checkbox"/> NULLITY <input type="checkbox"/> Status only <input type="checkbox"/> Reserving jurisdiction over termination of marital or domestic partnership status <input type="checkbox"/> Judgment on reserved issues Date marital or domestic partnership status ends: 02/25/2022		CASE NUMBER: D382866

1. ☒ This judgment ☐ contains personal conduct restraining orders ☐ modifies existing restraining orders.
The restraining orders are contained on page(s) _____ of the attachment. They expire on (date): _____
2. This proceeding was heard as follows: ☐ Default or uncontested ☐ By declaration under Family Code section 2336
☒ Contested ☐ Agreement in court
a. Date: 02/25/2022 Dept.: 32 Room: _____
b. Judicial officer (name): Hon. Michael S. Lief ☐ Temporary judge
c. ☒ Petitioner present in court ☒ Attorney present in court (name): Carla Hartley
d. ☒ Respondent present in court ☒ Attorney present in court (name): Laurie Peters
e. ☐ Claimant present in court (name): _____ ☐ Attorney present in court (name): _____
f. ☒ Other (specify name): Guardian Ad Litem for Petitioner, Julie Reyna
3. The court acquired jurisdiction of the respondent on (date): 07/16/2017
a. ☒ The respondent was served with process.
b. ☐ The respondent appeared.

THE COURT ORDERS, GOOD CAUSE APPEARING

4. a. ☒ Judgment of dissolution is entered. Marital or domestic partnership status is terminated and the parties are restored to the status of single persons
(1) ☒ on (specify date): 02/25/2022
(2) ☐ on a date to be determined on noticed motion of either party or on stipulation.
b. ☐ Judgment of legal separation is entered.
c. ☐ Judgment of nullity is entered. The parties are declared to be single persons on the ground of (specify): _____
- d. ☐ This judgment will be entered nunc pro tunc as of (date): _____
e. ☐ Judgment on reserved issues.
f. The ☒ petitioner's ☐ respondent's former name is restored to (specify): Linda Flores
g. ☐ Jurisdiction is reserved over all other issues, and all present orders remain in effect except as provided below.
h. ☐ This judgment contains provisions for child support or family support. Each party must complete and file with the court a Child Support Case Registry Form (form FL-191) within 10 days of the date of this judgment. The parents must notify the court of any change in the information submitted within 10 days of the change, by filing an updated form. The Notice of Rights and Responsibilities—Health-Care Costs and Reimbursement Procedures and Information Sheet on Changing a Child Support Order (form FL-192) is attached.

FL-180

CASE NAME (Last name, first name of each party):
Marriage of Ramirez, Linda v. Raul C.

CASE NUMBER:
D382868

4. i. ☐ The children of this marriage or domestic partnership are:
- (1) ☐ Name Birthdate
- j. ☐ Parentage is established for children of this relationship born prior to the marriage or domestic partnership
Child custody and visitation (parenting time) are ordered as set forth in the attached
- (1) ☐ Settlement agreement, stipulation for judgment, or other written agreement which contains the information required by Family Code section 3048(a).
- (2) ☐ Child Custody and Visitation Order Attachment (form FL-341).
- (3) ☐ Stipulation and Order for Custody and/or Visitation of Children (form FL-355).
- (4) ☐ Previously established in another case. Case number: Court:
- k. ☐ Child support is ordered as set forth in the attached
- (1) ☐ Settlement agreement, stipulation for judgment, or other written agreement which contains the declarations required by Family Code section 4085(a).
- (2) ☐ Child Support Information and Order Attachment (form FL-342).
- (3) ☐ Stipulation to Establish or Modify Child Support and Order (form FL-350).
- (4) ☐ Previously established in another case. Case number: Court:
- l. ☒ Spousal, domestic partner, or family support is ordered:
- (1) ☐ Reserved for future determination as relates to ☐ petitioner ☐ respondent
- (2) ☒ Jurisdiction terminated to order spousal or partner support to ☒ petitioner ☒ respondent
- (3) ☐ As set forth in the attached Spousal, Partner, or Family Support Order Attachment (form FL-343).
- (4) ☐ As set forth in the attached settlement agreement, stipulation for judgment, or other written agreement.
- (5) ☐ Other (specify):
- m. ☒ Property division is ordered as set forth in the attached
- (1) ☐ Settlement agreement, stipulation for judgment, or other written agreement.
- (2) ☐ Property Order Attachment to Judgment (form FL-345).
- (3) ☒ Other (specify): Attachment to Judgment
- n. ☒ Attorney fees and costs are ordered as set forth in the attached
- (1) ☐ Settlement agreement, stipulation for judgment, or other written agreement.
- (2) ☐ Attorney Fees and Costs Order (form FL-346).
- (3) ☒ Other (specify): Attachment to Judgment
- o. ☒ Other (specify): As set forth in Attachment to Judgment

Each attachment to this judgment is incorporated into this judgment, and the parties are ordered to comply with each attachment's provisions. Jurisdiction is reserved to make other orders necessary to carry out this judgment.

Date: APR 08 2022

Michael S. Lief
JUDICIAL OFFICER

The Hon. Michael S. Lief

5. Number of pages attached: 5

☐ SIGNATURE FOLLOWS LAST ATTACHMENT

NOTICE

Dissolution or legal separation may automatically cancel the rights of a spouse or domestic partner under the other spouse's or domestic partner's will, trust, retirement plan, power of attorney, pay-on-death bank account, transfer-on-death vehicle registration, survivorship rights to any property owned in joint tenancy, and any other similar property interest. It does not automatically cancel the rights of a spouse or domestic partner as beneficiary of the other spouse's or domestic partner's life insurance policy. You should review these matters, as well as any credit cards, other credit accounts, insurance policies, retirement plans, and credit reports, to determine whether they should be changed or whether you should take any other actions.

A debt or obligation may be assigned to one party as part of the dissolution of property and debts, but if that party does not pay the debt or obligation, the creditor may be able to collect from the other party.

An earnings assignment may be issued without additional proof if child, family, partner, or spousal support is ordered.

Any party required to pay support must pay interest on overdue amounts at the "legal rate," which is currently 10 percent.

1 Marriage of Ramirez, Linda v. Raul;
2 V.C.S.C. Case No. D382866

3
4 **ATTACHMENT TO JUDGMENT**

5 THIS MATTER came on for trial on all issues on the Court's regularly
6 scheduled calendar, on February 25, 2022, at 8:30 a.m., the Honorable
7 Michael S. Lief, Judge Presiding.

8 Petitioner was present by counsel, Carla L. Hartley; by Guardian Ad
9 Litem, Julie Reyna; and in person. Respondent was present by counsel,
10 Laurie Peters, and in person.

11 The Court makes the following FINDINGS AND ORDERS:

12 1. Irreconcilable differences having arisen between the parties, the
13 Court grants Judgment of Dissolution of Marriage and orders that the
14 marriage be dissolved. The status of the parties as married persons is
15 terminated effective February 25, 2022 at 10:59 a.m.

16 2. The Court further orders that Petitioner's former name be
17 restored, and that name shall be Linda Flores.

18 3. The Court finds that this is a marriage of less than ten years and
19 is presumptively a marriage of short duration. The Court finds, and orders,
20 that spousal support payable by Respondent to Petitioner shall terminate on
21 February 25, 2022, and the Court further orders that the jurisdiction over any
22 Court to award spousal support henceforth, to either party, at any point in the
23 future, is hereby terminated.

24 4. The Court finds that the Petitioner owned the real property located
25 at 2213 Miramar Walk, Oxnard, CA 93035 (hereafter "the Property"), prior to
26 marriage.

27 5. The Court finds and orders that the Property is confirmed to
28 Petitioner as her premarital sole and separate property, together with all debts

1 and liabilities associated therewith. Respondent has no ownership interest
2 therein.

3 6. The Court finds that the Home Equity Line of Credit secured
4 against the Property is confirmed as Petitioner's premarital separate property
5 debt, as her sole and separate liability. Petitioner shall execute any
6 documents to release Respondent from any liability he may have for that debt,
7 if necessary, within 10 days of Respondent's written request therefor.

8 7. The Court finds that the Homeowners' Association Debt secured
9 against the Property is confirmed as Petitioner's premarital separate property
10 debt, in the approximate amount of \$11,300, as her sole and separate liability.
11 Petitioner shall execute any documents to release Respondent from any
12 liability he may have for that debt, if necessary, within 10 days of
13 Respondent's written request therefor.

14 8. The Court finds that the reimbursement due to Respondent as
15 and for his share of the fair rental value of the Property is \$9,247, payable by
16 Petitioner to Respondent.

17 9. The Court finds that the community's reimbursement interest
18 under *Marriage of Moore/Marriage of Marsden* is \$70,542. The reimbursement
19 amount due to Respondent as and for his share equity paydown in the
20 Property under *Moore/Marsden* and their progeny is \$35,271, payable by
21 Petitioner to Respondent.

22 10. The Court finds that Respondent is entitled to a reimbursement as
23 and for monies he paid post-separation towards Homeowners' Association
24 Fees for the Property, in the amount of \$8,004, payable by Petitioner to
25 Respondent.

26 11. The Court finds that Respondent is entitled to reimbursement as
27 and for monies he paid post-separation towards Petitioner's 2011 Chevy
28 Malibu, in the amount of \$7,250, payable by Petitioner to Respondent.

1 12. The Court finds that Respondent is entitled to reimbursement as
2 and for monies he paid post-separation towards the mortgage on the Property,
3 in the amount of \$32,000.

4 13. The Court finds there is no evidence supporting Respondent's
5 request for reimbursement for payments on Petitioner's vehicle insurance, and
6 Respondent's request for reimbursement therefor is denied.

7 14. The Court finds that Respondent's 401k, and pension if any, are
8 confirmed to him as his post-separation sole and separate property, together
9 with all debts and liabilities associated therewith.

10 15. The Court finds that the 2000 Chevy Silverado is confirmed as the
11 Respondent's separate property, together with all debts and liabilities
12 associated therewith.

13 16. The Court finds that the 2008 Harley Davidson is confirmed as
14 Respondent's separate property, together with all debts and liabilities
15 associated therewith.

16 17. The Court finds that the 2008 Chevy Malibu is confirmed as
17 Petitioner's separate property, together with all debts and liabilities associated
18 therewith.

19 18. The Court finds that all personal property in the possession and
20 control of either party is awarded to that party as his/her separate property,
21 without offset.

22 19. The Court finds that all furniture, furnishings, and fixtures in the
23 possession and control of either party is awarded to that party as his/her
24 separate property, without offset.

25 20. The Court finds that all debts in the name of either party
26 individually, not otherwise addressed herein, are awarded to that party,
27 respectively, as his or her sole and separate liability.

28 21. The Court finds that both parties waive any and all requests for

1 sanctions, and makes no order for sanctions.

2 22. The Court orders that the parties shall each bear his or her own
3 attorneys' fees and costs, with the exception that the parties shall equally
4 share the cost of today's court reporter, and the cost of one copy of the
5 subsequent transcript of proceedings.

6 23. As and for payment for the amounts set forth above as payable by
7 Petitioner to Respondent, the Court orders that Petitioner shall have 90 days
8 from time of trial to refinance the Property or otherwise raise the funds to pay
9 Respondent in full for the reimbursements detailed hereinabove. If payment is
10 not made, or the home is not refinanced to repay the Respondent, within 90
11 days from February 25, 2022, or by May 26, 2022, then the house shall be
12 listed for sale, and the parties will be ordered to cooperate to effectuate the
13 sale.

14 24. The Court orders that Julie Reyna is dismissed as the Guardian
15 Ad Litem for Petitioner in this proceeding.

16 25. Counsel for Petitioner shall draft the JUDGMENT. The 10-day
17 requirement to submit the JUDGMENT to opposing counsel pursuant to
18 California's Court Rule 5.125 shall be triggered upon the date that Ms. Hartley
19 receives the transcript of proceedings from the court reporter. Counsel for
20 Respondent shall then have 20 days from the date of receipt of the transcript
21 of proceedings to object or approve the proposed JUDGMENT.

22 **APPROVED AS TO FORM:**

23 Dated:

24 P-D-F Signature Attached

25 Laurie Peters, Esq.,
26 Attorney for Respondent

27 *****COURT'S SIGNATURE ON FOREGOING FL-180*****
28

1 sanctions, and makes no order for sanctions.

2 22. The Court orders that the parties shall each bear his or her own
3 attorneys' fees and costs, with the exception that the parties shall equally
4 share the cost of today's court reporter, and the cost of one copy of the
5 subsequent transcript of proceedings.

6 23. As and for payment for the amounts set forth above as payable by
7 Petitioner to Respondent, the Court orders that Petitioner shall have 90 days
8 from time of trial to refinance the Property or otherwise raise the funds to pay
9 Respondent in full for the reimbursements detailed hereinabove. If payment is
10 not made, or the home is not refinanced to repay the Respondent, within 90
11 days from February 25, 2022, or by May 26, 2022, then the house shall be
12 listed for sale, and the parties will be ordered to cooperate to effectuate the
13 sale.

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17 requirement to submit the JUDGMENT to opposing counsel pursuant to
18 California's Court Rule 5.125 shall be triggered upon the date that Ms. Hartley
19 receives the transcript of proceedings from the court reporter. Counsel for
20 Respondent shall then have 20 days from the date of receipt of the transcript
21 of proceedings to object or approve the proposed JUDGMENT.

22 **APPROVED AS TO FORM:**

23 Dated: 3/23/2022

24  PDF Signature
25 Laurie Peters, Esq.,
26 Attorney for Respondent

27 *****COURT'S SIGNATURE ON FOREGOING FL-180*****
28

ATTACHMENT TO JUDGMENT

EXHIBIT “E”

RECORDED AT REQUEST OF
AND RETURN TO:

Laurie Peters SBN 243036
LAW OFFICES OF LAURIE PETERS
80 Wood Road, Suite 300
Camarillo, CA 93010
Telephone: (805) 484-6885
Facsimile: (805) 384-9268



20200213-00019739-0 1/3

Ventura County Clerk and Recorder
MARK A. LUNN
02/13/2020 08:11:59 AM
1580736 \$95.00 ES

Attorney for Respondent, Raul C Ramirez

SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF VETURA

IN RE MARRIAGE OF RAMIREZ

) Case No.: D 382866

LINDA RAMIREZ,

) **NOTICE OF LIS PENDENS /**
) **PENDENCY OF ACTION**

PETITIONER,

AND

RAUL C RAMIREZ,

RESPONDENT.

NOTICE IS HEREBY GIVEN, pursuant to Fam. Code, § 7545, that the above action is pending, it was filed in the Ventura County Superior Court on 07/06/2017, by LINDA RAMIREZ (a.k.a. Linda Flores), PETITIONER, against RAUL C RAMIREZ, RESPONDENT. The object of the action is to determine the community property interest in real estate.


The real property affected by this action is situated in the County of Ventura, State of California, APN No.: 1860-051-485, commonly known as 2213 Miramar Walk, Oxnard CA 93035, more particularly described as follows:

1
2 Lots 90 and 90A of Tract No. 1883-6, in the City of Oxnard, County of
3 Ventura, State of California, as per map recorded in Book 61, Page 19
4 through 27 of maps, in the office of the County Recorder of said county.
5

6
7 The parties named in the title to the above-entitled action are the parties to the action.
8

9
10 Dated: February 12, 2020

LAW OFFICES OF LAURIE PETERS

11
12 
13 Laurie Peters, Attorney for Respondent
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LAW OFFICES OF LAURIE PETERS
80 Wood Road, Suite 300
Camarillo, CA 93010

PROOF OF SERVICE

I declare that I am employed in the County of Ventura, State of California. I am over the age of 18 years and not a party to the within cause; my business address is 80 Wood Road, Suite 300, Camarillo, California 93010.

On February 12, 2020 I served the within documents: **NOTICE OF LIS PENDENS** On the interested parties in this action.

☒ by placing the ☐ original ☒ a true copy thereof enclosed in sealed envelopes with postage thereon fully prepaid, **sent via Certified Mail, return receipt requested**, in the United States mail at Camarillo, California, addressed ☒ as follows:

Carla L. Hartely
Hartely Lamas et, al.
5700 Ralston Street, Suite 210
Ventura, CA 93003

Linda Ramirez
a.k.a. Linda Flores
2213 Miramar Walk
Oxnard CA 93035

☒ **BY MAIL:** I am readily familiar with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid **sent via Certified Mail, return receipt requested** at Camarillo, California, in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing in this affidavit.

☐ **BY OVERNIGHT MAIL:** I delivered such documents to FEDEX addressed as stated above.

☐ **BY FAX:** I transmitted said document(s) on _____ to fax no. _____.

☒ **State:** I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on February 12, 2020 at Camarillo, California.



Lisa Guzman

This is a true certified copy of the
original public record if it bears the
seal, imprinted in purple ink, of the
County Clerk and Recorder.


MARK A. LUNN JUL 27 2022
County Clerk and Recorder
Ventura County, California

